A PAINTER AND HIS PROFITS

The BUSINESS SIDE of the PAINTING BUSINESS

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A PAINTER AND HIS PROFITS

By

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NATIONAL LEAD COMPANY

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SECOND EDITION

FOREWORD

The first edition of this little "Blue Book" was so well received by master painters everywhere that we have been encouraged to print this second, and more complete edition. Much of the text matter which appeared before is retained here, and some new material has been added.

A most important change is the chapter on "Bookkeeping". After the first edition went into circulation we continued work on the simplified accounting proposition and finally, several months ago, succeeded in developing a system that is really simple, complete, accurate and economical to purchase. Be sure to read this chapter.

The section on "Job Management" appears for the first time in this book. It was tried out in two issues of "The Dutch Boy Painter-Carter Times" and the response from contractors was so favorable that, to omit it from this book would be a mistake.

The chapters on "Estimating", "Advertising", "Getting the Job" and "Getting the Money" have been enlarged and brought down to date. Worth-while suggestions have been added and it is hoped they will be found useful.

One suggestion, sent in by a reader of the first edition of the "Blue Book", we have

not followed. This suggestion was, to print in large type on the cover of the book these words, "Value $1000." We accepted that comment gratefully, because it was sent in by a man with a good sense of values. It is our hope, of course, that this book will prove useful to every one who reads it—otherwise we certainly would not print it.

The mechanical and artistic sides of the painting business must be learned largely by experience. However, it is expecting too much to ask painters to learn, in a short time, by experience, many of the business methods that but recently have been found necessary. When times were good and jobs fairly plentiful, one could hardly be blamed for giving little attention to certain phases of the business. Profits came in regularly. Jobs are scarce now and time for thinking is plentiful. Conditions are right for a complete overhauling of out-of-date business methods. And the bright side of it is that these business methods don't have to be learned in the long, hard school of experience, like craftsmanship methods. We've tried to gather ideas and suggestions for you to read, study and put into use.

We hope that, after a thorough reading of this "Blue Book", you'll regard it with the same feeling that prompted our painter friend to say—"Value $1000."

NATIONAL LEAD COMPANY.

BUSINESS METHODS

Any discussion of business methods in use today by successful contracting painters, to really be helpful, must necessarily include every phase of the painting business excepting that which directly concerns craftsmanship or the mixing of paint, matching of colors, preparation of surfaces and the application of paint. Separate these activities from the painting business as a whole, and we have left the business side of painting, the part that can to a large degree, be improved by a serious study of methods proved to be workable.

Every contracting painter, to be successful during these times or any other, must give a large share of his attention to such things as estimating, selling, advertising, shop management, buying, bookkeeping and collecting. If we examine the actual working methods of successful contractors we may find a wide variety of ways of doing certain jobs—it is difficult, and perhaps a little unfair, to try to set up an exact standard for quality of workmanship. On the other hand, if the business methods of a large number of progressive contractors are studied, there at once becomes apparent a striking similarity in the way business problems are handled.

This would seem to prove that while painting methods must always remain an art, business methods can be reduced to a fairly exact science.

In the chapters to follow, it is assumed of course that the contractor is well grounded in the craftsmanship part of his business or, lacking real painting skill, has in his employ a man who thoroughly understands the painting end of the business. In this connection there may be some confusion over the terms "Master Painter" and "Contracting Painter." In the usual sense of the former term the master painter is the owner of the business—a master who employs journeymen, and perhaps apprentices. In the minds of some, a master painter may simply be a highly skilled painter, who does not necessarily take contracts. We choose to use the term "Contracting Painter" because it appears better to describe the painter-businessman as compared with the painter-craftsman.

In discussing each of the several parts of the business side of painting no attempt can be made to list them in any particular order of importance — they are *all* important. Then, too, it is impossible to confine each one to the limitations of its particular chapter. Some are so closely connected that duplication of description cannot be avoided.

CHAPTER I

COST-FINDING

The subject of cost-finding is a very important one in any business, because selling prices are based on costs and if a business man, be he a painter or a manufacturer, does not know precisely what it costs him to turn out a job or a commodity, he certainly won't know what he will have to get for it in order to make a fair profit on the sale.

When costs are not definitely known, selling prices are either too high or too low, rarely in the safe middle ground we all seek. Both the excessively high bidder and the extremely low bidder eventually ease themselves out of business. The contractor who knows his costs avoids the loss *of* jobs due to high bids and the loss *on* jobs due to low bids. He is playing square with his customers and with his competitors and with himself.

In some businesses cost-finding is relatively easy but in the painting business, in which the finished article—the paint job—involves the purchase and sale of materials, labor to apply those materials, and other influencing factors, cost-finding becomes somewhat complicated.

The experienced contractor who wishes to check up on his costs should go over all his bills for, say, a period of one year. Anything for which money has been, or should have been, paid out constitutes a cost—material, labor, his own salary, truck expense, advertising, telephone, taxes or rent, premiums on insurance and many other things. If these various costs come pretty close to equaling the money taken in during the year it means that either the costs are too high or the selling prices of the jobs too low. Of course, in slack times neither the costs nor the bids may be at fault—it may be that house-owners refuse to paint.

Job Record Envelopes

A great many contractors have an idea that they cannot keep an accurate cost record of each individual job without an endless amount of bookkeeping and clerical work. This is not true if a form similar to the Job Record Envelope shown on page 156 is used. It enables the contractor, with a minimum of effort, to keep all the information pertaining to a particular job in one place.

The Job Record itself is a form printed on the back and front of a handy pocket size envelope (4½ x 10½). The cost of the job in terms of direct labor, materials and extras is put on one side, and all the

essential details of the original contract, including work to be done, price given customer, estimated profit, etc., on the other. All memoranda, letters, duplicates of bills, time cards, etc., are kept inside the envelope.

There is nothing difficult or intricate about the form, and it serves a number of useful purposes. While the job is going on, it acts as a check on what has been sent out from the shop as well as what will need to be sent out. After the job is completed, it forms the basis of the bill sent to the customer. It serves also as a permanent record of the job and can be filed away in the office or its information transferred to a special book in which the records of all jobs are kept.

Cost-finding is likely to bother the painter who has newly joined the ranks of the contractors, because his experience has largely been concerned with the craftsmanship part of the business. He knows what he received as journeyman's wages and may know something of the cost of materials. But, until he is sure of his ground, sure that he can make more money as a contractor, he had best leave this highly competitive field to those who know the business from all angles.

Costs

To give some point to this discussion of costs, there follows a list of items which rep-

resent costs in a typical contracting business. While these items are well known to most contractors, it will do no harm to read them over. Seeing them in print may provoke more thought than merely running over them in our minds.

Materials (for doing the jobs—lead, oil, varnish, etc.).
Labor (direct—that is, the labor required on jobs taken).
Rent.
Taxes.
Truck Expense (gasoline, tires, repairs, depreciation, driver's wages, etc.).
Insurance.
Salaries and Indirect Labor (contractor, shop men, bookkeeper, estimator, etc.).
Bad Debts (bills which are thought to be uncollectible).
Advertising (newspapers, handbills, mailing cards, posters or signs, etc.).
Dues and Fees (clubs or associations connected with the business).
Telephone.
Postage.
Car Fare.
Depreciation on Equipment.
Repairs to Equipment.
Replacing Lost Equipment.
Stationery and Printing.
Light.
Heat.

Interest (on money borrowed or tied up in the business).
Replacing Defective Work.

It would undoubtedly surprise many of us if we were to copy from this list those items applying to our own business, and then write after each what it has cost us for a period of one year. Perhaps the total amount arrived at would help solve the old question, "Where have my profits gone?"

The painting business, unlike many businesses, represents a series of jobs, each unlike the other, and each requiring its own interpretation of the cost figures we have outlined. For instance, if we were engaged in a business which turned out one standard article such as razor blades, we could apply our cost figures equally to each and every blade sold. In the painting business each job needs its own set of cost figures but these figures, if translated into units which are common to all jobs (see page 61), can be made just as accurate as the blade-maker's figures if we have kept track of all our costs.

CHAPTER 2
BOOKKEEPING

There is but one sure way to operate a business efficiently and at a profit, and that is to "keep books"—have a workable, easily followed bookkeeping system. Whether the system consists of a single sheet on which all entries are made and balances taken off, or whether it consists of a regular cash book and ledgers does not much matter. The main thing is to have handy all the information that is needed, when it is needed, in understandable form.

It has been said that the "books" of many contractors consist of two spindle files—unpaid bills are hung on one file and paid bills on the other. This sort of bookkeeping is, to be sure, better than nothing. At least it keeps unpaid bills before the contractor's eyes.

Accurate books enable the contractor to tell how, when, why and where he spends his money; how much he owes or how much is owing to him. He can make correct estimates on a job because he knows the costs of running his business. He can borrow money from the bank because he can show the banker how much he is worth in terms of equipment, material, money owed to him, etc. He can make out his income

tax without loss to himself because he has a record of what he has received and what he has spent. The fact of the matter is he can run his business more efficiently and more economically and thus earn a bigger profit.

In every large shop a full-time bookkeeper usually is employed. In the average contracting business, however, let us say the shop running four or five men, the contractor himself usually keeps his own records. Such contractors have always felt the need for a bookkeeping system which would be simple, practical and complete, and yet one which would not take too much time to operate nor cost too much to buy.

National Lead Company, after studying various methods of keeping books, has developed one which it considers simpler and more practical than any so far suggested. It requires the use of only one sheet of paper along with the Job Record Envelope. This sheet is called the Business Record Sheet and on it, all the painter's transactions can be entered. Examine miniature sheet inserted in this chapter. Notice how it tells the painter the whole financial story of his business. It tells him how much money he has on hand, how much he owes and how much is owed to him, how much he spends on any particular item in his business such as labor, overhead and materials, how much his total business is worth or the value and

cost of any particular part of it. Furthermore, it takes only a small part of his time to operate. If he devotes fifteen minutes or so every evening to entering his daily receipts and expenses, he will have all that he needs to know about his business down on paper in black and white where he cannot forget it.

Based on Double Entry

The Business Record Sheet is based on what bookkeepers call the "Double-Entry" system. "Double-Entry" merely means that each entry is made twice. The reason why this is done is simple and logical. Each one of the seventeen columns on the sheet represents a part of the business. There is a column for cash on hand, one for cash paid out, one for the value of materials, one for the value of equipment and other assets, one for money owed to the painter and so on. Any transaction taking place in the business is bound to affect at least two of these columns. For example, suppose a contractor buys a new truck for $600 cash. From a bookkeeping point of view the contractor has done two distinct things in buying this truck: (1) he has increased by $600 the total value of the column in which he has listed the worth of his equipment; (2) at the same time he has reduced, by $600, the value of the column which shows the amount of cash on

BUSINESS RECORD SHEET OF Ed McCoy OWNER PAGE

National Lead Company Form 197-32

Entry Numbers	1932 DATE	ITEMS	CHECK No.	CASH IN BANK 1 DEBIT Deposited	CASH IN BANK 2 CREDIT Paid Out	CUSTOMERS ACCOUNTS 3 DEBIT Owing	CUSTOMERS ACCOUNTS 4 CREDIT Paid	MATERIALS & SUPPLIES 5 DEBIT Purchased	MATERIALS & SUPPLIES 6 CREDIT Used	EXPENSES 7 Job No.	EXPENSES 7 DEBIT Cost of Material Used	EXPENSES 8 Hrs.	EXPENSES 8 DEBIT Cost of Labor	EXPENSES 9 DEBIT Other Costs	EXPENSES 10 DEBIT Overhead	SALES 11 CREDIT Jobs Billed to Customers	ACCOUNTS PAYABLE 12 DEBIT Paid	ACCOUNTS PAYABLE 13 CREDIT Owing	GENERAL ASSETS 14 DEBIT Owned	GENERAL ASSETS 15 CREDIT Depreciation	PROFIT & LOSS 16 DEBIT Expenses	PROFIT & LOSS 17 CREDIT Income
		TOTALS BROUGHT FORWARD																				
1	Jan. 1	To open accounts	—	1600.00		620.00		165.70										658.00	600.00		Net Worth at start	2327.70
2	2	A.H. Green-Landlord (Jan. rent)	1		60.00										60.00							
3		Electric Co. (Light bill-shop)	2		4.85										4.85							
4	3	A.R. Jones (pay to Jan. 1)	3		32.00										8.00		24.00					
5		R.A. Peters (pay to Jan. 1)	4		34.00										8.00		26.00					
6	4	Cash-John Holden	—	180.00			180.00															
7		Cash-Wm Mann	—	200.00			200.00															
8	6	Mc Coy	5		10.80					1				4.00	6.80							
9	10	A.R. Jones (pay to Jan. 9)	6		32.00					1		40	32.00									
10		R.A. Peters (pay to Jan. 9)	7		34.00					1		40	34.00									
11	12	State Tax Bureau (pers. prop.)	8		22.00										22.00							
12		Baker Oil Co.	9		34.30			34.30														
13		Material received-lead etc.	—					122.50										122.50				
14	13	Job No. 1 Complete-Andrews	—			268.00			45.61	1	45.61					268.00						
15	15	Mc Coy (half month check)	10		100.00					2		80	64.00		36.00							
16	17	A.R. Jones (pay to Jan. 16)	11		32.00					1		32	25.60									
										2		8	6.40									
17		R.A. Peters (pay to Jan. 16)	12		34.00					1		20	17.00									
										2		20	17.00									
18	18	John Holden (acct. in full)	—	100.00			100.00															
19		Wm Mann (acct. in full)	—	100.00			100.00															
20	19	R. Bunker (on acct)	—	150.00			150.00															
21	24	P.W. Williams (pay to Jan. 23)	13		32.00					2		40	32.00									
22		A.R. Jones (pay to Jan. 23)	14		32.00					2		40	32.00									
23		R.A. Peters (pay to Jan. 23)	15		34.00					2		40	34.00									
24		C. Evans (pay to Jan. 23)	16		32.00					2		40	32.00									
25	25	City Hdwe Co (Mtls + supplies)	17		60.60			55.10							5.70							
26	26	Andrew's Job (acct. in full)	—	268.00			268.00															
27		Bunker's Job (on acct)	—	80.00			80.00															
28		Johnson's St. store (Mtls)	18		122.50												122.50					
29	28	Daily News (Ad.)	19		16.00										16.00							
30		Acme Auto Supply Co (Tires)	20		26.00										26.00							
31	30	Smith Gas Station (Gas + oil)	21		10.60										10.60							
32		First Nail Bank (Int. on loan)	22		2.50										2.50							
33		Ideal Ins Co (Comp. Ins.)	23		42.00										42.00							
34		Globe Fire Ins. Co (Fire Ins-Shop)	24		8.00										8.00							
35		First Nail Bank (on loan)	25		100.00												100.00					
		TOTALS TO CARRY FORWARD		2678.00	944.35	888.00	1078.00	377.60	45.61		45.61	400	326.00	4.00	256.45	268.00	272.50	780.50	600.00			2327.70

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BUSINESS RECORD SHEET OF Ed McCoy — OWNER

Entries	1932 DATE	ITEMS	CHECK No.	CASH IN BANK 1 DEBIT Deposited	CASH IN BANK 2 CREDIT Paid Out	CUSTOMERS ACCOUNTS 3 DEBIT Owing	CUSTOMERS ACCOUNTS 4 CREDIT Paid	MATERIALS & SUPPLIES 5 DEBIT Purchased	MATERIALS & SUPPLIES 6 CREDIT Used	EXPENSES Job No.	EXPENSES 7 DEBIT Cost of Material Used	EXPENSES Hrs.	EXPENSES 8 DEBIT Cost of Labor	EXPENSES 9 DEBIT Other Costs	EXPENSES 10 DEBIT Overhead	11 SALES CREDIT Jobs Billed to Customers	ACCOUNTS PAYABLE 12 DEBIT Paid	ACCOUNTS PAYABLE 13 CREDIT Owing	GENERAL ASSETS 14 DEBIT Owned	GENERAL ASSETS 15 CREDIT Depreciation	PROFIT & LOSS 16 DEBIT Expenses	PROFIT & LOSS 17 CREDIT Income
		TOTALS BROUGHT FORWARD		2 67800	74835	88800	107800	37760	4561		4561	400	32600	400	25645	26800	27250	78050	60000		Net Worth at start	232770
36	Jan. 30	Materials recd (lead + enamel)	—					13720										13720				
37	31	McCoy (half-month check)	26		10000					2		120	9600		400							
38		R.A. Peters	27		3400					2		40	3400									
39		McCoy (Misc. expenses)	28		1620			320							1300							
40		Job No. 2 completed - Bunker	—			100000			23430	2	23430					100000						
(See "A" below)		Totals used to arrive at trial Balance figures		2 67800	107855	188800	107800	51800	27991		27991	560	45600	400	27345	126800	27250	91770	60000			232770
		To adjust materials & supplies							146						146							
		Depreciation on Truck													1250					1250		
(See "B" below)		Balances and Totals		1 57945		81000		23663			27991	560	45600	400	28741	126800		64520	58750			232770
		Closing Entries:																				
		Materials									27991										27991	
		Labor											45600								45600	
		Other Costs												400							400	
		Overhead													28741						28741	
		Sales														126800						126800
																					102732	359570
																				Deduct Expense	102732	
		Totals to carry forward to begin new period & show new sheet		1 57945		81000		23663										64520	58750			256838
																					Net worth at close of period	

Note "A" Balances are used only at the end of the accounting period when the books are closed. Until that time totals in both debit and credit columns are carried forward.

Note "B" = Balances and Totals are used in making Profit & Loss statement and Asset & Liability statement, excepting the figure representing Net Worth. Use the final Net Worth figure at close of period.

TOTALS TO CARRY FORWARD

hand. In the same way, if he buys five hundred pounds of lead, he will increase the value of his material and supplies column, but he will also decrease the value of his cash column by the cost of the lead. In other words, if something is taken out of one column, its equal value must be added to another column in order to "keep the books" in balance.

Columns on Business Record Sheet

As may be seen by examining the insert, the seventeen columns on the sheet are divided into eight groups, each group, with a heading of its own, being separated by a double line. At the extreme left of the page, there is a space in which the date and description of the entry can be placed. Every important transaction which the painter makes whether or not in cash must be entered on this sheet. Furthermore every entry must be made twice, once in a debit column and once in a credit column. The following is a brief description of the purpose of each of the groups of columns and what they tell the painter.

1. *Cash in Bank.* This group consists of two columns—one a "Deposited" or debit column, and one a "Paid Out" or credit column. The purpose of these columns is to record (1) all payments made by the

painter and (2) all money received by him. By subtracting the Credit column from the Debit column, the painter can determine his bank balance at any time he desires.

2. *Customers' Accounts.* This group consists of two columns—an "Owing" or debit column and a "Paid" or credit column. The purpose of these columns is (1) to record the total amount which is owed the contractor by his customers and (2) to record the payments made by them to him. By subtracting the Credit column from the Debit column, the painter can tell the total amount of money owed to him at any time.

3. *Materials and Supplies.* This group consists of two columns—a "Purchased" or debit column and a "Used" or credit column. The purpose of these columns is (1) to record the value of material which the painter buys and (2) to record the value of material which he uses. By subtracting the Credit column from the Debit column, the painter obtains an inventory of the value of material he should have on hand.

4. *Expenses.* This group consists of five columns, "Cost of Materials", "Cost of Labor", "Other Costs" and "Overhead". (The fifth column is an additional overhead column in which the painter can enter any expenses, such as his own salary, which he may wish to keep separate from other overhead items). All these columns are debit

columns and, with the exception of the overhead column, contain information which is also written on the Job Record Envelope. Figures in the "Cost of Materials" column are obtained from the Job Record Envelope after a job is completed. Figures in the "Cost of Labor" and "Other Costs" columns are entered as the transactions occur and are then transferred to the envelope. All the columns in this group are important. Not only do they give the painter an accurate record of job and shop costs, but they enable him to study those costs in an effort to reduce them.

5. *Sales to Customers.* There is only one column under this heading and it is a Credit column. Its purpose is to record the total amount of the sales which have been made to customers. Entry is made in this column only *after* the job is complete, and the figure is taken from the Job Record Envelope.

6. *Accounts Payable.* This group consists of two columns—an "Owing" or credit column and a "Paid" or debit column. The purpose of these columns is (1) to record the amounts of various bills which the painter owes and (2) to record the payments which he makes on those bills. By subtracting the Debit from the Credit column, the painter will be able to tell at any time how much he owes. He will, of course, keep his bills on file, too.

7. *General Assets.* This group consists of two columns—an "Owned" or debit column and a "Depreciation" or credit column. Their purpose is to record (1) the total value of the painter's assets such as his truck, ladder equipment, etc., and (2) the depreciation of those assets as well as the amount received for them if, and when, sold. By subtracting the Credit column from the Debit column, the painter can tell at any time how much his equipment is worth, based on his estimate of depreciation.

8. *Profit and Loss.* This group consists of two columns—an "Expense" or debit column and an "Income" or credit column. These columns will only be used at the end of every accounting period when the books are closed. The purpose of these columns is to show the Net Worth of the business.

From the brief description above, the painter can easily see what information the Business Record Sheet will give him. From the "Cash in Bank" section, he can tell his bank balance, from the "Customers' Accounts" section, he can find the total amount of money owed to him; from the "Materials and Supplies" section, he can tell the inventory value of stock on hand; from the "Expenses" section, he can know and keep an eye on his costs; from the "Sales" section, he can tell his total volume of sales; from his "Accounts Payable" section, he can find

out the total amount of money owed by him; from the "General Assets" section, he can tell how much his equipment is worth; from the "Profit and Loss" section, he can tell his Net Worth at the end of any particular period.

Closing the Books

However, the most important information which the painter learns from the Business Record System, is gained when he "closes the books" at the end of certain definite periods. In the first place, by balancing his material, labor and overhead costs against his total sales, he finds out whether or not he has made a profit during the particular period. In the second place, by subtracting his liabilities (those things he owes) from his assets (those things which he owns), he finds out just what his business is worth.

In order to make the closing of the books as simple an operation as possible and in order to guard against the possibility of error, the Business Record System provides a sheet which contains three closing forms: the "Trial Balance" form, the "Asset and Liability" Statement and the "Profit and Loss" Statement (see illustrations, pages 36, 39, 41). When the painter has carefully filled out these forms with the information

called for, he will find that he has a complete analysis of his whole business, showing his profit for the period and the total value of his business. A brief description of the three closing forms follows:

The Trial Balance

The Trial Balance form is really a check on the accuracy of entries. It is not necessary to wait until the books are closed to use this form. In fact, it is well to take off a trial balance every month so that if any mistakes have been made, they can be corrected before the entries are forgotten. As may be seen by the illustration (page 36) the Trial Balance form lists the balances of various sections of the Business Record Sheet as well as the totals of each one of the columns in the Expenses section and the Sales section. Debit balances and totals are placed in the left-hand column on the form. Credit balances are placed in the right-hand column. If all entries have been made correctly during the month and each debit entry has been balanced by a credit entry, the totals of the two columns on the form should equal each other. If they do not, a mistake has been made and it will be necessary to check back over the daily entries.

The Profit and Loss Statement

As may be seen by the illustration (page 39), the Profit and Loss Statement balances the total amount of Sales against the total amount of Expenses. The total of Column 11 on the Business Record Sheet gives the total sales and the figure is placed in the right-hand column on the form. The totals of each of the columns in the Expenses section on the sheet are placed in the left-hand column. The sum of the totals in the left-hand column is the total expense. By subtracting the latter from the former, the amount of profit is found.

The Asset and Liability Statement

The Asset and Liability Statement, as its name implies, lists the assets of the business (those things the painter owns) and the liabilities (those things the painter owes). In a solvent business the total assets should always equal the total of liabilities and Net Worth. The assets consist of cash on hand, money owed to the painter, value of materials on hand and value of equipment such as trucks, spray outfit, etc. The liabilities consist of the money owed by the painter and the Net Worth of the business. The Net Worth is always the balance of Columns 16 and 17.

How the Job Record Envelope Fits into the Business Record System

The Job Record Envelope (see page 156), which has long been a part of National Lead Company's business helps for painters, is used along with the Business Record Sheet. It serves as a detailed cost record of each individual job. Only the total amount of money involved in a job goes on the Business Record Sheet. When a painter lands a contract, he immediately makes out a Job Record Envelope. After the job is complete and the painter has sent his bill to the customer, he enters the total amount of the bill on the Business Record Sheet, filing away the Job Record Envelope as a permanent record of the details of that particular job.

A Complete Business Record Outfit

consists of (1) 25 Business Record Sheets (a two-years' supply); (2) 2 sheets of Trial Balance forms (two-years' supply); (3) 1 sheet with Asset and Liability and Profit and Loss Statement forms (two-years' supply); (4) complete set of instructions and a sample filled-out Business Record Sheet; (5) an adjustable post binder with waterproofed canvas-covered board covers; (6) 50 Job Record Envelopes. The complete outfit is sold for $3 post paid, cash with order or C.O.D. Order blank on page 149.

ACTUAL USE OF BUSINESS RECORD SHEET

In order to give an illustration of how the Business Record Sheet works, we have inserted in this book a sample filled-out sheet taken from the bookkeeping records of a painter named McCoy. This sheet, much reduced in size and attached hereto (the actual sheet is 11¼" x 18¾"), shows the entries which McCoy made during the month of January, 1932. By studying the sheet, the painter can get an idea not only of how double entries are made but also the use of the eight sections—"Cash in Bank", "Customers' Accounts", "Materials and Supplies", "Expenses", "Sales", "Accounts Payable", "General Assets" and "Profit and Loss"—which have been explained on the preceding pages. For the sake of convenience, each entry has been given a number which will be found in the column to the left of the date column. In the description which follows, entries will be referred to by number.

In order to begin the use of the sheet, McCoy had to first "open the books"—that is, enter on the first line of the proper columns, figures which would show him the total value of his business. He did this as follows: On the first line of Column 1, he noted the amount of money he had in the

bank; in Column 3, the amount of money owed to him; in Column 5, the value of materials on hand; in Column 13, the amount of money he owed; in Column 14, the value of his assets (such as his truck); and in Column 17, his Net Worth (see page 23). Having thus opened his books, McCoy was ready to make daily entries as they occurred.

Entries in CASH IN BANK Section

(This section shows money paid out or money paid in)

Whenever McCoy received money during the month, he made one of the two entries (necessary in double entry) in Column 1 (Deposited). For instance on January 4, he received $180 from a customer, John Holden. He accordingly placed $180 in Column 1. At the same time he made a similar entry in Column 4 (Paid) in the *Customers' Accounts* in order to show that the $180 deposited was in payment of a bill. Similar payments from customers later on in the month were handled in the same way. (See entries 7 on Jan. 4; 18 and 19 on Jan. 18; 20 on Jan. 19; 26 and 27 on Jan. 26.) If McCoy had received money for another purpose than the payment of a bill, his first entry would have been made in Column 1 but his second entry would

have been made in a column which showed what the money had been received for. As it was, no such entries arose in McCoy's case.

Whenever McCoy paid out money during the month, he made one of the two entries (necessary in double entry) in Column 2 (Paid Out). For instance on January 2, he paid $60 to his landlord, A. H. Green, for rent. He accordingly placed $60 in Column 2. At the same time he made a similar entry in Column 10 (Overhead) since rent is an overhead expense. Similar overhead expenses were handled in the same way. (See entries 3 on Jan. 2; 4* and 5* on Jan. 3; 8* on Jan. 6; 11 on Jan. 12; 15* on Jan. 15; 25* on Jan. 25; 29 and 30 on Jan. 28; 31, 32, 33 and 34 on Jan. 30; 37* and 39* on Jan. 31.)

When McCoy paid out money for other purposes, his first entry was made in

---

* In these entries, the entire amount of money entered in Column 2 was not spent for overhead. McCoy, therefore, split up the second entry, entering in the Overhead column only the amount spent for that purpose, the remainder being placed in a column which showed the type of expense. For instance, on Jan. 15, McCoy drew his half-monthly pay check of $100. However, he did 80 hours of actual work on Job No. 2, so he entered $64.00 in Column 9. The remaining sum of $36 was placed in the Overhead column.

Column 2 but his second entry was made in a column which indicated the type of expense. For instance entry 9 on Jan. 10 is a payment for labor. McCoy made the first entry in Column 2 and the second entry in Column 8 (Labor). (See entries 10 on Jan. 10; 15* on Jan. 15; 16 and 17 on Jan. 17; 21, 22, 23 and 24 on Jan. 24; 37* and 38 on Jan. 31.)

Entry 28 on Jan. 26 was a payment of $122.50 to Johnson's Paint Store for materials bought earlier in the month. The first entry was made in Column 2 and the second entry in Column 12 (Paid) of the Accounts Payable section. A payment on the loan from the First National Bank was handled in the same way. (Entry 35 on Jan. 30.)

At any time during the month, McCoy could have found his bank balance by merely adding up Columns 1 and 2 and subtracting the latter from the former, McCoy, however, waited until the end of the month when he closed his books. By subtracting the total of Column 2 from the total of Column 1, McCoy found that he had $1,579.45 in the bank.

As may be seen by glancing at the sample sheet, there are more entries in the Cash In Bank section than in any other. This is due to the fact that most of a painter's

* See note on preceding page.

transactions involve the receipt or the payment of cash. Only a few of McCoy's entries during the month did not involve the immediate transfer of money. The first —entry 13—occurred when he purchased materials and supplies from the Johnson Paint Store which he did not immediately pay for. This transaction was recorded in Columns 5 and 13. Entry 36 on January 30 was a similar transaction and was handled in the same way. The other "charge" transactions were entered on the books when McCoy completed the two jobs which were in progress during the month. The first—entry 14—was entered in Columns 3 and 11. The second—entry 40—was entered in the same columns.

Entries in CUSTOMERS' ACCOUNTS Section

(This section shows money owed or paid by customers)

Whenever McCoy completed a job, he entered the selling price of the job in Column 3 (Owing). The second entry he made in Column 11 (Sales). The two jobs which McCoy completed during this month were entered accordingly. (See entries 14 and 40.)

Whenever McCoy received money in payment for work done, entries were made in Columns 1 and 4. Entries 6 and 7 on Jan.

4; 18 and 19 on Jan. 18; 20 on Jan. 19; 26 and 27 on Jan. 26 are examples.

At any time McCoy could have found how much money was owed to him by his customers by adding up Columns 3 and 4 and subtracting the total of the latter from the total of the former. As it was, McCoy waited until the end of the month, when he found the total amount of money still owed to him for work done was $810.

Entries in MATERIALS AND SUPPLIES Section

(This section shows the value of materials on hand and the value of materials used)

Every time McCoy purchased additional materials, he entered the value of the materials bought in Column 5 (Purchased). The second entry was placed in Column 2 if the materials were paid for in cash, or in Column 13 if they were charged to his account at the paint store. Entries 12 on Jan. 12, 25 on Jan. 25 and 39 on Jan. 31 are examples of materials bought and paid for in cash. Entries 13 on Jan. 12 and 36 on Jan. 30 are examples of materials bought and charged to McCoy's account for later payment.

Whenever McCoy completed a job, he would get out his Job Record Envelope and enter the total amount of the materials used on the job in Column 6 (Used).

The second entry necessary in double entry would be placed in Column 7 (Cost of Materials) in the Expenses section. Entries 14 and 40 are examples of entries of this type.

At any time, McCoy could have found the value of materials on hand by merely adding Column 5 and adding Column 6 and subtracting the sum of the latter from the sum of the former. As it was, McCoy waited until the end of the month when he found that the value of his stock on hand, after necessary adjustments had been made, amounted to $236.63.

Entries in EXPENSES Section

(This section is a record of the operating costs of the business)

Entries in Column 7 (Cost of Materials Used) are made only at the completion of a job. McCoy made entry 14 on Jan. 13 when he had completed Job No. 1 (putting his credit entry in Col. 6). The entry represents the total cost of materials used on the job. A second entry—entry No. 40—was made at the conclusion of Job No. 2 and represents the total cost of materials on that job.

Entries in Column 8 (Cost of Labor) are made whenever workmen are paid. Entries 9, 10, 15, 16, 17, 21, 22, 23, 24, 37 and 38 are examples of such entries.

Entries in Column 9 (Other Costs) are made whenever money is spent for extra costs on a job. For instance on January 6, McCoy bought a pane of glass for use on Job No. 1. The $4 which he paid for this glass was entered in Column 9. The corresponding entry appears in the $10.80 item in Column 2, the $6.80 difference being overhead costs which McCoy entered in his overhead column. This is the only example of extra costs which appears during the month.

Entries in Column 10 (Overhead) are made when money is spent for overhead items. In nearly all cases, the corresponding entry is made in Column 2. Entries 2, 3, 4, 5, 8, 11, 15, 25, 29, 30, 31, 32, 33, 34, 37 and 39 are examples of entries of this type.

Entries in SALES Section

(This section is a record of the selling prices of jobs)

The total of the items in Column 11 shows the total sales. Entries are made only when the job is completed. The second entry (necessary in double entry) goes in Column 3. Since McCoy completed only two jobs in January, there are only two entries—entry 14 on Jan. 13 and entry 40 on Jan. 31.

Entries in ACCOUNTS PAYABLE Section

(This section shows amounts painter owes and amounts he pays on outstanding bills)

The total amount of money which McCoy owed when he opened his books, he entered on the first line of Column 13 (Owing). Whenever he contracted a new debt—that is, bought something without paying immediately for it, he entered the amount in Column 13. Entries 13 on Jan. 12 and 36 on Jan. 30 are examples of this. In both cases material was being bought and therefore the corresponding entries were placed in Column 5. Entries 4 and 5, Column 13, are wages due workmen January 3, hence were included in entry 1, Column 13. At any time McCoy could have found out how much money he owed by merely adding up Columns 12 and 13 and subtracting the sum of the former from the sum of the latter. At the end of the month McCoy found he owed $645.20.

Entries in GENERAL ASSETS Section

(This section shows the value of assets such as truck, spray equipment, etc.)

Entries are made in one of the two columns of the section when a new piece of equipment is bought (in which case the entry would be made in Column 14) and when

depreciation of equipment is entered (in which case the entry would be made in Column 15). At the beginning of the month McCoy placed a value of $600 on his new truck. He made this entry at the top of Column 14. He bought no new equipment during the month so he made no entries. However, at the end of the month, he figured that his truck had depreciated $12.50 in value so he placed that figure in Column 15 (Depreciation). The corresponding entry he made in Column 10 (Overhead) since depreciation is an overhead item. At any time during the month McCoy could have found out the amount of money tied up in equipment by subtracting the sum of Column 15 from the sum of Column 14. On January 31 he showed his equipment to be worth $587.50.

Entries in PROFIT AND LOSS Section

(This section shows the Net Worth of the business)

Entries in this section are made only at the end of definite periods when the books are closed. The figure at the top of Column 17 shows the Net Worth of McCoy's business when the books were opened. When the books were closed (see following three paragraphs), the total of Column 11 was added to Column 17 and the totals of

all the columns in the Expenses section were put in Column 16 and then subtracted from the total of Column 17. The resulting figure was the Net Worth of the business when the books were closed, $2,568.38.

McCoy "closes his books"

The first thing which McCoy does in "closing his books" is to draw a line across his sheet (see sample Business Record Sheet) and add up and balance the columns in the various sections. Having done this, he takes off a Trial Balance.

Entries on the Trial Balance Form

The Trial Balance Form, as previously explained, is a check on the accuracy of entries. It provides a place where the total of the debit entries may be balanced against a total of the credit entries in order to make sure that they equal each other.

McCoy first enters on the form the date on which the Trial Balance is taken—in his case, January 31, 1932. He then enters on the first line of the debit column the balance of Columns 1 and 2 which he has just found to be $1,579.45. This entry is made as a debit because the balance of Columns 1 and 2 appears in Column 1 which is a debit column. For the same reason, the balance of Columns 3 and 4—

$810—and the balance of Columns 5 and 6—$238.09—are also entered in the debit or left-hand column.

The totals of Columns 7, 8, 9, 10 and 11 are entered next on the form. Since the first four of these columns (7 to 10) are debit columns, their totals—$279.91, $456, $4, and $273.45—are made in the debit or left-hand column. Column 11, however, is a credit column and so its total—$1,268—is entered in the right-hand or credit column. The balance of Columns 12 and 13—$645.20—and the balance of Columns 16 and 17—$2,327.70—are also credit balances and are therefore placed in the credit

TRIAL BALANCE

DATE Jan. 31, 1932

		DEBIT	CREDIT
Balance	Cols. (1) and (2)	1579.45	
Balance	Cols. (3) and (4)	81.00	
Balance	Cols. (5) and (6)	238.09	
Cost of Material	Column (7)	279.91	
Cost of Labor	Column (8)	456.00	
Other Costs	Column (9)	4.00	
Overhead	Column (10)	273.45	
Sales	Column (11)		1268.00
Balance	Cols. (12) and (13)		645.20
Balance	Cols. (14) and (15)	600.00	
Balance	Cols. (16) and (17)		2327.70
Total Debit MUST equal Credit		4240.90	4240.90

column. The balance of Columns 14 and 15, however, is a debit balance and so $600 is placed in the debit column.

Having made these entries, McCoy then adds up each column and finds that they both total $4,240.90 and equal each other. He then knows that all his entries have been made correctly and that his books are in balance.

Adjusting Entries

Having taken off a Trial Balance and finding that all entries have been written in correctly, McCoy made what are known as "adjusting entries" before filling in his Profit and Loss and Asset and Liability Statements.

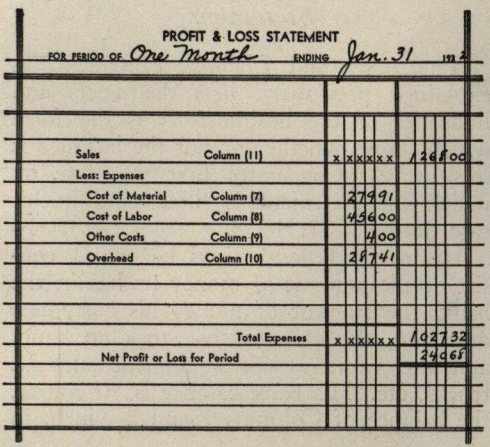
The first was the allowance for depreciation on his truck which has already been explained. The second was an allowance for the difference between the inventory value of his stock on hand as shown by his books and the inventory value of stock according to an actual check up. He found that his stock was worth $1.46 less than his books showed. This was due to lost or wasted material. The amount had to be charged off as overhead in order to keep his books in balance. He therefore made an entry of $1.46 in Column 6 (Material used) and a corresponding entry in Column 10 (Overhead).

Having made his adjusting entries McCoy drew another line (see Business Record Sheet) and wrote in his adjusted balances and totals. These are the figures which he uses in filling in his two closing forms. He found his Cash in Bank to be $1,579.45; his Customers' Accounts to be $810; his value of stock to be $236.63; his total sales to be $1,268; his debts to be $645.20; and his equipment worth to be $587.50. The totals of the Columns in his Expenses section, and of his Sales Column he wrote in red ink on his sheet to indicate that they must be subtracted from his Net Worth. In this way, these totals are not used when "the books" are reopened. The totals of Columns 7, 8, 9 and 10 were entered in Column 16. Here they were added up, making a total of $1,027.32. The total of Column 11 was entered in Column 17 and added to the previous Net Worth figure. The new total made $3,595.70. From this figure was deducted total expenses of $1,027.32, giving McCoy his new Net Worth of $2,568.38. He thus has "closed his books" and proceeds to make up the statements shown on pages 39 and 41. To "reopen his books," McCoy will simply carry forward to a fresh sheet the balances of Columns 1, 3, 5, 13, 14 and 17.

Entries on the Profit and Loss Statement

The Profit and Loss Statement, as previously explained, balances the total amount of sales against the total amount of expenses in order to see whether or not a profit has been made. On the first line of the form, McCoy notes the period of time which the statement covers—in his case, one month, ending January 31, 1932.

McCoy's total sales have been recorded in Column 11 throughout the month. He therefore takes the total of this column—


PROFIT & LOSS STATEMENT

FOR PERIOD OF One Month ENDING Jan. 31 19 32

Sales	Column (11)	xxxxxx	126800
Less: Expenses			
Cost of Material	Column (7)	27991	
Cost of Labor	Column (8)	45600	
Other Costs	Column (9)	400	
Overhead	Column (10)	28741	
Total Expenses		xxxxxx	102732
Net Profit or Loss for Period			24068

$1,268—which he has just added up for use on the Trial Balance Form, and enters it in the right-hand column as shown above. His total expenses have been recorded in Columns 7, 8, 9 and 10, so he takes the totals of these columns—$279.91, $456, $4, and $287.41—and enters them in the left-hand column. After adding up these four expense totals he finds that his total expenses have been $1,027.32. This figure he subtracts from the total sales—$1,268, and he finds that he has made a profit of $240.68 on the month's operation.

Entries on the Asset and Liability Statement

The Asset and Liability Statement, as explained previously, lists the assets and liabilities of the business. It is the form which shows whether or not the business is solvent. McCoy notes first the date on which the statement is filled out—in his case January 31, 1932.

His assets (those things he owns) consist of the amount of money he has in the bank, the amount of money his customers owe him, the value of his stock on hand, and the value of his equipment such as trucks, etc. His bank balance is, of course, the balance of Columns 1 and 2 which, in

making up his Trial Balance, he has found to be $1,579.45. The amount of money his customers owe him is the balance of Columns 3 and 4 which he has previously found to be $810. The value of his materials and supplies is the balance of Columns 5 and 6 which he has found to be $236.63. The value of his general assets is the balance of Columns 14 and 15 which he has found to be $587.50. These four amounts he places in the right-hand column on the Asset and Liability form and adds them up. They total $3,213.58 which is the sum total of his assets.

His liabilities (those things he owes)

ASSET & LIABILITY STATEMENT

AS OF Jan. 31 1932

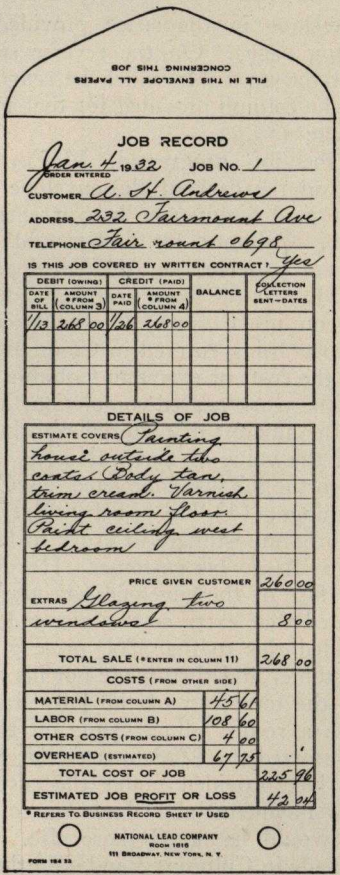
ASSETS		
Cash in Bank (Balance Cols. 1 and 2)		1579 45
Customers Accounts (Balance Cols. 3 and 4)		810 00
Materials and Supplies (Balance Cols. 5 and 6)		236 63
General Assets (Balance Cols. 14 and 15)		587 50
Total Assets		3213 58
LIABILITIES		
Accounts Payable (Balance Cols. 12 and 13)		645 20
Profit and Loss (Net Worth at close of Period)		2568 38
Total Liabilities		3213 58
Assets MUST equal Liabilities		

consist of the amount of money he owes and his Net Worth. McCoy, by balancing Columns 12 and 13, has found that he owes $645.20. This figure he places in the right-hand column on the form. His Net Worth was the last figure appearing in Column 17, $2,568.38, and represented his previous Net Worth plus his profit for the period. McCoy placed this figure beneath the balance of Columns 12 and 13 on his Asset and Liability Statement. Adding the two figures together he found that they totaled $3,213.58—the same amount as his total assets. This proves that his business is solvent—that is, that his assets more than equal the actual money he owes.

Entries on the Job Record Envelope

As has been stated previously, the Job Record Envelope is a part of the Business Record System, being used as a detailed record of each individual job. We reproduce here the two sides of the envelope which McCoy used to record the first job which he sold and completed during the month of January, 1932.

When McCoy sold Job No. 1, the first thing he did was make out a Job Record Envelope, dating it and giving as far as possible the details of the work to be done and the price quoted to the customer—$260. He entered this information on the front of



FILE IN THIS ENVELOPE ALL PAPERS CONCERNING THIS JOB

JOB RECORD

Jan 4 1932 (ORDER ENTERED) JOB NO. 1

CUSTOMER A. H. Andrews

ADDRESS 232 Fairmount Ave

TELEPHONE Fair mount 0698

IS THIS JOB COVERED BY WRITTEN CONTRACT? yes

DEBIT (OWING)		CREDIT (PAID)		BALANCE	COLLECTION LETTERS SENT—DATES
DATE OF BILL	AMOUNT (FROM COLUMN 3)	DATE PAID	AMOUNT (FROM COLUMN 4)		
1/13	268 00	1/26	268 00		

DETAILS OF JOB

ESTIMATE COVERS Painting house outside two coats Body tan, trim cream. Varnish living room floor Paint ceiling west bedroom		
PRICE GIVEN CUSTOMER		260 00
EXTRAS Glazing two windows		8 00
TOTAL SALE (*ENTER IN COLUMN 11)		268 00
COSTS (FROM OTHER SIDE)		
MATERIAL (FROM COLUMN A)	45 61	
LABOR (FROM COLUMN B)	108 60	
OTHER COSTS (FROM COLUMN C)	4 00	
OVERHEAD (ESTIMATED)	67 75	
TOTAL COST OF JOB		225 96
ESTIMATED JOB PROFIT OR LOSS		42 04

* REFERS TO BUSINESS RECORD SHEET IF USED

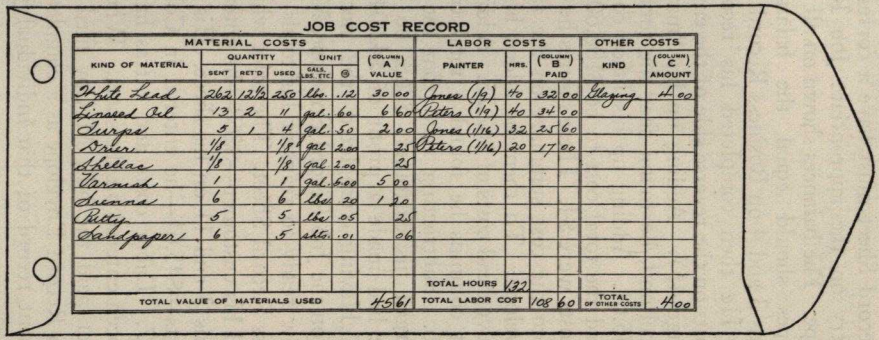
NATIONAL LEAD COMPANY
ROOM 1818
111 BROADWAY, NEW YORK, N. Y.

FORM 184 32

the envelope in the space provided (see preceding page). On the reverse side, he entered the materials which he sent to the job in the column provided for that purpose (see page 45).

As the job progressed, McCoy made entries on the back of the envelope whenever he paid his men or bought extras for the job. Columns for Labor and Other Costs are provided on the envelope (see page 45). At the same time he made these entries on his Business Record Sheet, his labor costs being entered in Columns 2 and 8, and the costs of extras in Columns 2 and 9. As the work neared completion, McCoy noted the amount of material returned and figured the value of material used.

When the job was completed, McCoy did three things: (1) He added his extra costs to his original estimate in order to find the price to charge his customer. He did this on the face of the envelope (see page 43). He noted that extra costs amounted to $8. He added this to the $260 price given to the customer and then made out his bill for $268—the total cost of the job. In order to have a record of payments on the bill, he transferred the $268 to the debit column of the box provided under the customer's name. Payments and dates of collection letters would be noted there also. Every entry made in Columns 3 and 4 on the Busi-



JOB COST RECORD

MATERIAL COSTS							LABOR COSTS			OTHER COSTS	
KIND OF MATERIAL	QUANTITY SENT	QUANTITY RET'D	QUANTITY USED	UNIT GALS. LBS. ETC.	@	(COLUMN A) VALUE	PAINTER	HRS.	(COLUMN B) PAID	KIND	(COLUMN C) AMOUNT
White Lead	262	12½	250	lbs.	.12	30 00	Jones (1/2)	40	32 00	Glazing	4 00
Linseed Oil	13	2	11	gal.	60	6 60	Peters (1/2)	40	34 00		
Turps	5	1	4	gal.	50	2 00	Jones (1/16)	32	25 60		
Dryer	1/8		1/8	gal	2.00	25	Peters (1/16)	20	17 00		
Shellac	1/8		1/8	gal	2.00	25					
Varnish	1		1	gal	6.00	5 00					
Sienna	6		6	lbs	20	1 20					
Putty	5		5	lbs	05	25					
Sandpaper	6		5	sht.	.01	06					
							TOTAL HOURS	132			
TOTAL VALUE OF MATERIALS USED						45 61	TOTAL LABOR COST	108	60	TOTAL OF OTHER COSTS	4 00

ness Record Sheet must have a corresponding entry on the appropriate Job Record Envelope. The balances shown on all active Envelopes should equal the balance of Columns 3 and 4 on Business Record Sheet.

(2) He then completed his record of Job Costs on the reverse side of the envelope (see page 45). Adding up his "materials used" column, he found that the total cost was $45.61. Adding up his labor columns he found the total cost to be $108.60. His other costs were $4. These figures he transferred to the cost summary on the face of the envelope. To them he added his estimated overhead costs of $67.75. Adding up his cost columns he found a total cost of $225.96. Subtracting this from the price he charged his customer, $268, he found that he had made a profit of $42.04.

(3) Having completed the necessary entries on the Job Record Envelope, McCoy was now ready to transfer his totals to his Business Record Sheet. The price which he charged his customer—$268—he entered in Columns 3 and 11 on his sheet. His material costs—$45.61—he entered in Columns 6 and 7. Labor costs and extras have already been entered on the sheet. When the customer paid the bill, McCoy filed away the Job Record Envelope as a complete and permanent record of that individual job.

CHAPTER 3

OVERHEAD

If some one would find or coin a word that would be more descriptive than "Overhead", he would be doing the painting business, and some other businesses, a great favor. To a good many people, overhead is some vague word meaning certain extra expenses which occur in "big businesses"—railroad systems, public service companies and large corporations — but which are nothing to be bothered with in a small painting business.

A "No-Overhead" Business

It is hard even to imagine a painting business in which overhead plays no part. Here is about what it would be. A one-man outfit. All jobs come in unsolicited. The cellar below the house might be the "shop." The painter uses brushes, scrapers, sponges, drop-cloths, ladders, etc., which were given him and which never will break, depreciate, get lost or wear out. No insurance is carried. No truck is used. No selling is done, no advertising. No stationery is used, no postage needed. There are no bad debts. No capital is invested; therefore

no interest on money tied up. The painter lives in his own house and would have to pay his regular taxes anyway. No indirect labor is required. The only money paid out is for materials and the only money that comes in is from each job. Each job pays for the net hours of direct labor, the material used and the profit expected.

That is a picture of a "shop" which has no overhead expense. It is unnecessary to say that there are no such "contractors" in the business.

There are certain expenses necessary in the conduct of every business that cannot be charged entirely to any one job or against any particular customer. Some of these expenses are rent, insurance (public liability, workmen's compensation, automobile and fire), salaries of office help, bad debts, telephone, advertising, repairs to equipment, interest on investment and depreciation on equipment. In the large shops the manager's salary should be included and in others, if the contractor himself handles a brush, he should charge up his time at the regular rate and add a nominal charge as manager. Some contractors write off the cost of small items in a single year's overhead and others charge off a certain percentage per year, depending on the article of equipment and how long it may reasonably be expected to last. Items of considerable cost such as

staging and other gear usually are charged off at from 15 to 20% per year.

All the things mentioned above are grouped under the single term "Overhead Expense." The contractor must pay these overhead charges and unless each and every job he takes pays its full share of the overhead the yearly profit is going to look pretty small.

Overhead expenses begin the moment a journeyman turns contractor. He buys an outfit of ladders, brushes, tools, ropes, etc. He does some newspaper, circular or other kind of advertising. He has letterheads, envelopes, cards and billheads printed. He buys a truck, has it painted and fully equipped with ladder brackets, brush boxes, etc. He goes out to try to land some business. Before this new contractor has taken in a single dollar he may have spent a thousand dollars which he must get back in some manner. And he is entitled to as much interest on that cash outlay as though he had invested it in gold bonds or other securities.

There is only one way to get back the money that is spent for things or services which are not part and parcel of any one job and that way is—make each job pay its proportionate share of overhead expense.

As was suggested in the chapter on "Cost-finding", every contractor ought to keep a close record of all the items that can be

grouped under the general heading of expenses not chargeable to any particular job. In most shops these items are:

Rent and Taxes—Shop and office. If the property is owned by the contractor, figure what it would rent to someone else for.

Salaries—For all indirect labor. Shopman's wages, clerks, bookkeepers, estimators, salesmen, and the contractor's salary for time given the business.

Truck Expense—Depreciation, gasoline, oil, tires, repairs, insurance, driver's wages, etc.

Equipment — Ladders, brackets, hooks, ropes, scaffolding, drop-cloths, brushes, tools, sponges, etc. Depreciation, replacement and repairs on these items.

Insurance—Workmen's compensation, public liability and fire.

Bad Debts—All bills which cannot be collected and collection costs on bills put in hands of an attorney.

Office and Shop Expenses—Light, heat, water, cleaning, printing, postage, telephone, stationery and other expenses not provided for elsewhere.

Advertising — In newspapers, theatres, signs, etc. Also handbills, circulars, business cards, notices in directories, and fraternal publications.

Fees—License fees, etc.

Interest on Investment—Figure what you

would derive as income if the money tied up in your business were put out at interest.

Settling Complaints—Cost of repainting jobs that have gone bad.

Inventory Shrinkage — Lost, stolen or wasted materials and supplies.

Finding Hourly Overhead Rate

If the contractor will check back for a period of one year and figure exactly what each of the above items has cost him during the year, then find the total cost, he will have a basis for finding his average overhead expense. If he will find, also, the total hours of direct labor he has paid for during the same year and then divide the total overhead expense by the total hours of labor, he will obtain a figure which represents the actual hourly cost of doing business.

For example, let us assume that the painter has paid out, or otherwise charged, $2,000 for overhead expenses during the year. His books show that he has paid for 5000 hours of direct labor in the same period. $2,000 divided by 5000 hours gives him 40 cents—which is his overhead cost per job-hour during the year.

Finding Overhead Percentage

Contractors occasionally figure their overhead rate as a percentage on total business

done during a specified period, that is, they use a figure obtained by dividing yearly overhead expense by yearly gross income. For example, a shop doing a total business of $10,000 at an overhead expense of $2,000 figures an overhead rate of 20%. But the method of figuring on the hourly rate is undoubtedly the better way. No one item in the business is so common as the labor item. Materials differ on all jobs—some jobs, such as those which call for burning and scraping, washing, sanding, etc., would involve practically no material costs, but do require plenty of labor. Hence any overhead rate based partly on materials is likely to be in error. Then, too, to find the overhead rate in the first place, it usually is easier to locate time sheets or payrolls than it is to assemble the figures on the total yearly business.

Overhead Is Part of an Estimate

Once the overhead rate is found, the contractor should be sure that it is used. If he has figured that it costs him 40 cents an hour to do business, he will have to add that amount to the net cost of labor on all his estimates. For example, if he is paying his men eighty cents an hour on a job that needs 60 hours of direct labor, he will have to add $24 for overhead to the $48 for labor

plus, of course, the cost of material and the percentage for profit, thus:

Labor	$48.00	
Materials	24.00	
		$72.00
Profit (20%)		14.40
		$86.40
Overhead (based on a 40-cent-per-hour rate) 60 hours @ .40		24.00
Total Estimate		$110.40

By "direct" labor, we refer to the labor actually needed on a certain job—work done by men who spread paint. By "indirect" labor we mean general work done in the shop or office which is usually included as an item of overhead expense.

It is pretty safe to say that many a painter who now, for the first time, goes thoroughly into the matter of overhead and finds out exactly what his cost of doing business is, will conclude that "there's something wrong somewhere—the figure is too high." The chances are that these same men are wondering what has happened to their expected profits. It is something of a shock to discover that it is costing, say, 40 cents extra per hour of labor to do business. But the figures tell the story.

Of course it is possible that the rate *is* too high. Probably there are too many uncollectible bills, too much waste effort, too high rents, too much useless equipment, too many brushes lost or stolen, too many jobs to do over. That, however, is a question of shop and job management and the overhead rate will drop when the leaks are repaired.

An Overhead Example

To get right down to cases, suppose we show by actual example, that overhead expense is important money in any business.

Here is a small contractor, running three or four men along with himself, who does about a $15,000 yearly business. That would mean a good job every week of the year.

This contractor gets out his books and lists all the items that he could not and did not charge to any particular job. This is the list he made up:

Rent of Shop—The paint shop occupies an outbuilding on his property which, if rented to neighbors for garage purposes, would bring in $15 per month. One year's rental would be $180

Truck Expense—A Ford truck is used for cartage purposes. It cost $600 and is being depreciated at

25% a year. One year's depreciation is $150. Repairs, gas, oil, tires, insurance, etc., have cost another $150 (contractor drives truck). Total expense $300

Equipment — Ladders, scaffolding, ropes, papertables, and large items depreciated at 20% per year. Original cost, $300. Yearly depreciation, $60. Brushes and other tools cost $100 during year. Total... 160

Advertising—Small newspaper "ads" run during painting season, circular letters mailed to prospects twice during year, three road signs put up. Total..... 75

Office Expense — Contractor has a room in his house fitted up as his office and also charges half his home phone bill to business, $20. Letterheads and other stationery cost $17 during year. Postage, $3. Incidentals, $20. Total..... 60

Salaries—Contractor works on jobs about half the time, and draws $200 per month for the remaining six months. Pays regular job rate, 80c per hour, for time man spends in shop work—375 hours, $300, during year. Total..... 1,500

Insurance—Carries workmen's compensation, public liability and fire insurance. Yearly cost is.....300

Bad Debts—Has three bills totaling $250 uncollectible and has spent $25 trying to collect. Total.....275

Replacement of Faulty Work—Spent $150 doing two jobs over to satisfy customers. Total.....150

Total Overhead Cost..... $3,000

A further check-up of his records tells this contractor that he has bought and paid for 7,500 hours of labor during the year. Simple division shows that the cost of operating his business has amounted to 40 cents ($3,000÷7,500 hours) per hour of labor. Or, figured against total yearly business of $15,000, he has an overhead expense of 20%. As was pointed out before, this is important money in any business and deserves all the attention we can give it. If the overhead expense had not been figured in the business just used as an example, where would the contractor have been at the close of the year? He would have been hunting around for the man who said there was real money in the painting business.

CHAPTER 4

ESTIMATING

One very good reason for attempting to make an accurate estimate on every job is the opportunity you get to back-track on your figures in case a job turns up a loss instead of a profit. If you guess and quote a price of $200 and finish the job and discover it has cost you $250—what to do? No figures to check over to ferret out the error. Of course, even with a carefully made estimate a loss might occur, but in that event, you could soon locate the trouble.

The importance of making a proper estimate cannot be emphasized too strongly. If the price quoted the customer is too high, the job will be lost. If the price quoted is too low, the contractor will lose money. In between, there is a pretty definite middle figure that will represent a fair price to the customer and a fair profit to the contractor.

To find this figure it is necessary to know several things: the work to be figured, the cost in terms of labor, the material required, the job's proper proportion of overhead expense and the profit to be included.

An estimate made with one eye on a competitor and the other eye on the back of an old envelope rarely hits the mark. If the

customer has told you what some one else has figured the job at, it is good policy to let it go in one ear and out of the other or tuck the competitive price back in your mind where it won't alter the figure you logically would submit. It often happens that customers use "the other fellow's price" as a bait to get contractors into a price-cutting bee when, as a matter of fact, only one man ever was asked to estimate.

To get at the question of what work is to be done, it is, of course, necessary to learn from the customer what he wants painted. With this decided, it is best to actually measure the surface to be covered. Guessing has gone out of style. A jointed rule or a tapeline and a pad of estimating sheets beat a quick glance at the job and a scratch of the head ten times out of ten. And, also important, is the businesslike impression made on the owner, if he happens to be around.

Measuring the Job

Actually measuring up a job gives you a figure you need three times—first, to find out how much paint is required; second, to estimate how long the job will take; and third, what kind of staging, brackets, scaffolds, etc., to send out on the job.

The easiest and quickest way to measure up a job (a dwelling) is to find the number

of feet around it and the number of feet from the foundation to the cornice. Then multiply one by the other. That will give the area of the sides of the building. Nothing need be taken out for window and door openings since the extra surface represented by headers, water-table, etc., and the extra care needed in cutting in around the trim will offset the saving in paint and labor. Openings generally are figured separately.

If gables are to be painted, they are measured in height and width, the figures multiplied and the answer cut in half, because a gable is half a rectangle, as a rule. Porches, ells, bays and all other parts of the paintable portion of the building need to be measured and their areas added to the figures before obtained. On some buildings the overhang of the roof at the gables and eaves represents a sizeable painting surface so it should be included in the total area.

It is unnecessary, however, to go into a lot of detail over the parts of the job here —the main thing is to get everything that is to be painted, accurately measured and included in the figures you will use as a basis for estimating the material and labor required. If you are using a properly designed estimating sheet you will be reminded, by the printed headings, of practically every detail on the job.

There is no point in getting an array of

figures on a job just for the sake of having figures. They should be converted into gallons of paint, hours of labor or squares of surface. Experience or manufacturers' directions will determine the number of gallons of paint a certain area will need, per coat. Experience will also tell you how many hours will be required to do the work. To keep this explanation free of figures which might be confusing, an actual job has been worked out as an example on page 65. This estimate goes into the details of a sample job using figures which were filled in on the Forget-Not Estimating Form shown on page 154.

Estimating by Items

When the amounts of needed materials have been estimated, the costs of the materials may readily be figured and the first item in the estimate obtained.

To find the labor cost on a job, it is necessary to know how much surface a man will cover per hour of the type of work in hand and then divide area to be painted by the hour's coverage per man. This gives the hours of direct labor required which, when multiplied by the hourly cost, sets your labor cost, the second item in your estimate. Time should be included for mixing the paint, setting the ladders and other preparatory work.

The third detail, and a very important one is the profit. Contractors who are hot after business but not so keen for it as to sacrifice legitimate profits, are satisfied with a net profit of between 15 and 25 per cent. Profit is figured as a percentage of the material and labor costs, which have previously been found. It would not do to include overhead as a profit-bearing item because we are satisfied to come out even on such things as rent, repairs, office salaries, etc. Thus, to figure profit, take a percentage of the material and labor total and enter that as the third item in the estimate.

Lastly, the job's proportionate share of overhead expense should be added. As was stated in the chapter on overhead, the best practice is to figure a job's overhead at a fixed rate per hour. Multiply the overhead per-hour rate by the number of hours of direct labor figured for the job and the overhead item in the estimate is taken care of.

Estimating on "the Square Basis"

Contractors of long experience on all types of work generally use the square (an area 10 feet by 10 feet—100 square feet) as a unit of figuring. They know that an average man can spread a certain amount of paint per hour on certain types of work. They also know how many openings—win-

dows and door frames—can be coated per man per day.

Every job, so far as is practicable, is broken down into squares and openings and the fixed rate applied in making the estimate. To verify an estimate based on a per-square rate, it is necessary merely to total the separate items—labor, material, profit and overhead, as explained under "Estimating by Items".

The cost of producing each square of painted surface is figured by finding the cost of the paint needed and the cost of the labor to spread the paint, plus a proper amount for profit and overhead. It is not practicable to suggest here any definite figures for covering in square feet per gallon or spreading rate per hour for a specific type of work. Materials vary, surfaces are not all alike and some workmen use more elbow grease than others. Each contractor should work out his own scale by using the figures he has provided on his particular class of work, with his own materials brushed on by his own workmen. By experience and observation it is possible to fix an accurate unit rate for painting window and door openings.

When it is necessary to remove paint or varnish with liquid removers or with a torch and scraper, it is difficult to quote a price that will be fair both to the customer and to the painter. This sort of work should be

done, if possible, on a time and material basis.

Having found the covering capacities and spreading rates of the materials you are using and knowing what they cost you per gallon, the next step will be to find what these materials cost you per square (100 square feet). If lead and oil paint costs you for material $2.00 per gallon and you figure its average coverage is 800 square feet and that your men, whom you pay 80 cents per hour can average one square per hour, then it is costing you about $1.05 per square—about 25 cents for material and 80 cents for labor. If your overhead cost has been figured at 40 cents per hour and you want a profit of 20 per cent. (on labor and material), add the 40 cents for overhead and the 21 cents for profit and you have a total per-square cost of $1.66. Stated another way—

Cost of material to cover 1 square (100 sq. ft.)	$.25
Cost of labor to paint 1 square	.80
Profit to figure at 20% on material and labor	.21
Overhead to charge for one hour's labor	.40
Total cost per square	$1.66

Once a contractor has his costs clearly in mind and knows the coverages of his materials and the capabilities of his workmen, it is a fairly simple matter to measure up

each job, break it up into units (squares, square yards or feet) and submit estimates that are based on facts and therefore estimates that ought to insure fair profits.

Work Requiring Higher Rate

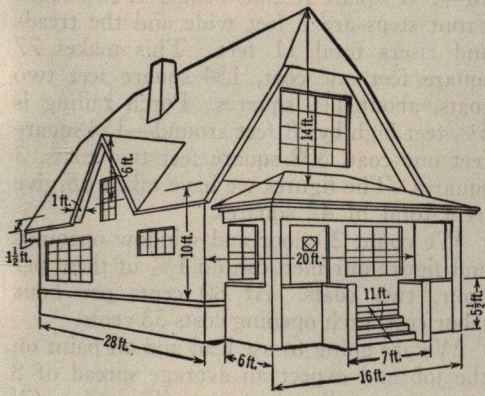
On practically every paint job, there will be found features on which the usual material-labor per square cost will not apply. For example, porch railings, lattice work, blinds, roof drainage systems, etc., are more difficult to paint than straight work, hence should be figured at double or triple the time allowed for straight work. Then, too, gables that are hard to reach, portions of a job that require special staging, etc., which take more than ordinary painting time should be compensated for.

A Sample Estimate

On the next page is shown a sketch of a frame cottage on which most of the dimensions have been printed. This house is to get two coats of paint—body, trim, sash, etc.—everything except foundation, chimney and roofs. The house body is found to be 28 feet deep and 20 feet wide—96 feet all around. From the foundation to the top of the corner posts the sides measure 10 feet. To find the total square feet in the body,

multiply $10 \times 96 = 960$ square feet. Offsets in siding and cornice, under edges of siding, dentils, drip caps, etc., will add about 100 square feet to the paintable surface, making the body area 10½ squares, one coat; 21 squares, two coats.

The front and rear gables are each 14 feet high and 20 feet wide. Since the gables are half rectangles, we find the area of each by multiplying the height by the width and taking half, thus $14 \times 20 \div 2 = 140$. Two gables make it 280 square feet or about



3 squares, one coat; 6 squares, two coats. The dormer roof gable is 6×8 feet or an area of 24 square feet, two coats 48 square feet or one-half square.

The cornice face running around the house is about a foot wide and 90 feet long, making a paintable area of 90 square feet, one coat or 180 square feet, two coats—call it 2 squares, which will take care of the narrow porch cornice facing, too.

There are 142 running feet of overhanging eaves 1½ feet wide. This figures 213 square feet one coat, or 426 square feet two coats, about 4 squares.

The front porch floor and ceiling are 6 by 16 feet each or a total of 192 square feet in all—384 square feet or 4 squares, two coats. Front steps are 7 feet wide and the treads and risers total 11 feet. This makes 77 square feet one coat, 154 square feet two coats, about 1½ squares. Porch railing is 5½ feet high by 28 feet around—154 square feet one coat, 308 square feet two coats, 3 squares. The figures we have taken off give us a total of 42 squares.

We count 20 door and window openings and figure our men can do 1½ of these per hour, two coats. At 80 cents per hour labor cost, each opening costs 53 cents.

We are going to use lead and oil paint on the job and expect an average spread of 8 squares per gallon, one coat. The paint will cost us, let us say $2.00 per gallon. We pay our men 80 cents per hour and in an hour they may be expected to cover 100 square feet of this type of work, taking into account

the time required to set ladders, dust, putty, etc.

Thus our per-square cost will work out—

Cost of paint per square..... $.25
Cost of labor to paint..... .80

We want 20% profit on the job and this item adds 21 cents to each square—20% of $1.05. Our overhead cost has been figured to be 40 cents per hour, so that amount is added to the cost of each square—one hour's labor is spent on each square. That makes total per square cost .25 (material) + .80 (direct labor) + .21 (profit) + .40 (overhead) = $1.66. The job figured 42 squares, so that gives us a figure of $69.72. Now we add 20 openings at 53 cents each (labor cost) and get $10.60. Profit on openings is 20%—$2.12 for the 20 openings figured. Overhead to charge based on 14 hours labor on openings, $5.60. The estimate then will total $88.04.

Checking "the Square" Estimate

To check back the figures find each cost separately—material, labor, profit and overhead. Here is the way it would work out:

	Sq. Ft.
Body—sides 28 feet, ends 20 feet, corner posts 10 feet, area 960 square feet plus 100 square feet for edges of siding, offsets, etc., two coats..	2,120

	Sq. Ft.
Main gables (2)—width 20 feet, one-half height 7 feet, total area 140 square feet. Two gables, 280 square feet, two coats.....	560
Dormer gable—width 8 feet, one-half height 3 feet, total area 24 square feet, two coats.....	48
Cornice facing—width 1 foot, length 90 feet, total area 90 square feet, two coats.....	180
Porch cornice facing—width ½ foot, length 34 feet, total area 17 square feet, two coats.....	34
Eaves, overhang — width 1½ feet, length 142 feet, total area 213 square feet, two coats.....	426
Front porch-floor — width 6 feet, length 16 feet, total area 96 square feet, two coats.....	192
Front porch-ceiling — width 6 feet, length 16 feet, total area 96 square feet, two coats.....	192
Front porch-railing—width 5½ feet, length 28 feet, total area 154 square feet, two coats.....	308
Front porch-steps — width 7 feet, length 11 feet, total area 77 square feet, two coats.....	154
Total area—two coats.....	4,214

One gallon paint covers 800 square feet, making 5¼ gallons necessary @ $2.00 per gallon, cost..	$10.50
One man covers 100 square feet per hour, making 42 hours labor @ $.80 per hour, cost.....	33.60
Twenty openings @ $.53 net (⅔ hour each) cost.....	10.60
Profit—20% on labor and material cost	10.94
Overhead charge @ $.40 per hour (56 hours) cost.....	22.40
Total estimate.....	$88.04

Estimating Costs of Pure White-Lead Paint

There has been so much misunderstanding about the costs of lead and oil paint that we print, on the four following pages, cost per gallon schedules based on the four commonly used mixes: priming coat, new outside wood; first coat, repainting outside wood; second coat, new outside wood; finishing coat, new and old outside wood.

Example: If white-lead costs $11 per hundred and oil costs 50 cents per gallon, priming coat paint will cost $1.61 per gallon, second coat paint will cost $2.15 per gallon, and finishing coat paint will cost $2.04 per gallon. The average cost per gallon figures $1.93 for a three-coat job.

COST PER GALLON SCHEDULE
ALL-PURPOSE SOFT PASTE WHITE-LEAD
Priming Coat Paint
NEW OUTSIDE WOODWORK

Based on Standard Mix of

100 lbs. All-purpose soft paste white-lead
4 gals. pure linseed oil
1¾ gals. pure turpentine
1 pint pure drier

9 gals. of paint, which will prime about 6,300 square feet of siding.

(In figuring the following prices, the cost of 1¾ gallons of turpentine has, in each case, been estimated at $1.25 and the cost of 1 pint of drier at 25 cents.)

The square in which your oil cost and your white-lead cost meet gives you your cost per gallon of priming coat paint

White-Lead Cost Per 100 lbs.	Pure Linseed Oil Cost Per Gallon						
	$.40	*$.50*	*$.60*	*$.70*	*$.80*	*$.90*	*$1.00*
$ 8.00	1.23	1.28	1.32	1.37	1.41	1.46	1.50
$ 8.25	1.26	1.31	1.35	1.39	1.44	1.48	1.53
$ 8.50	1.29	1.33	1.38	1.42	1.47	1.51	1.56
$ 8.75	1.32	1.36	1.41	1.45	1.49	1.54	1.58
$ 9.00	1.34	1.39	1.43	1.48	1.52	1.57	1.61
$ 9.25	1.37	1.42	1.46	1.51	1.55	1.59	1.64
$ 9.50	1.40	1.44	1.49	1.53	1.58	1.62	1.67
$ 9.75	1.43	1.47	1.52	1.56	1.61	1.65	1.69
$10.00	1.46	1.50	1.54	1.59	1.63	1.68	1.72
$10.25	1.48	1.53	1.57	1.62	1.66	1.71	1.75
$10.50	1.51	1.56	1.60	1.64	1.69	1.73	1.78
$10.75	1.54	1.58	1.63	1.67	1.72	1.76	1.81
$11.00	1.57	1.61	1.66	1.70	1.74	1.79	1.83
$11.25	1.59	1.64	1.68	1.73	1.77	1.82	1.86
$11.50	1.62	1.67	1.71	1.76	1.80	1.84	1.89
$11.75	1.65	1.69	1.74	1.78	1.83	1.87	1.92
$12.00	1.68	1.72	1.77	1.81	1.86	1.90	1.94
$12.25	1.71	1.75	1.79	1.84	1.88	1.93	1.97
$12.50	1.73	1.78	1.82	1.87	1.91	1.96	2.00
$12.75	1.76	1.81	1.85	1.89	1.94	1.98	2.03
$13.00	1.79	1.83	1.88	1.92	1.97	2.01	2.06

COST PER GALLON SCHEDULE
ALL-PURPOSE SOFT PASTE WHITE-LEAD
First Coat Paint
REPAINTING OUTSIDE WOODWORK

Based on Standard Mix of

100 lbs. All-purpose soft paste white-lead
2 gals. pure linseed oil
1¾ gals. pure turpentine
1 pint pure drier

7 gals. of paint, which will first coat about 5,600 square feet of old painted siding.

(In figuring the following prices, the cost of 1¾ gallons of turpentine has, in each case, been estimated at $1.25 and the cost of 1 pint of drier at 25 cents.)

The square in which your oil cost and your white-lead cost meet gives you your cost per gallon of first coat paint.

White-Lead Cost Per 100 lbs.	Pure Linseed Oil Cost Per Gallon						
	$.40	*$.50*	*$.60*	*$.70*	*$.80*	*$.90*	*$1.00*
$ 8.00	1.47	1.50	1.53	1.56	1.59	1.61	1.64
$ 8.25	1.51	1.54	1.56	1.59	1.62	1.65	1.68
$ 8.50	1.54	1.57	1.60	1.63	1.66	1.69	1.71
$ 8.75	1.58	1.61	1.64	1.66	1.69	1.72	1.75
$ 9.00	1.61	1.64	1.67	1.70	1.73	1.76	1.79
$ 9.25	1.65	1.68	1.71	1.74	1.76	1.79	1.82
$ 9.50	1.69	1.71	1.74	1.77	1.80	1.83	1.86
$ 9.75	1.72	1.75	1.78	1.81	1.84	1.86	1.89
$10.00	1.76	1.79	1.81	1.84	1.87	1.90	1.93
$10.25	1.79	1.82	1.85	1.88	1.91	1.94	1.96
$10.50	1.83	1.86	1.89	1.91	1.94	1.97	2.00
$10.75	1.86	1.89	1.92	1.95	1.98	2.01	2.04
$11.00	1.90	1.93	1.96	1.99	2.01	2.04	2.07
$11.25	1.94	1.96	1.99	2.02	2.05	2.08	2.11
$11.50	1.97	2.00	2.03	2.06	2.09	2.11	2.14
$11.75	2.01	2.04	2.06	2.09	2.12	2.15	2.18
$12.00	2.04	2.07	2.10	2.13	2.16	2.19	2.21
$12.25	2.08	2.11	2.14	2.16	2.19	2.22	2.25
$12.50	2.11	2.14	2.17	2.20	2.23	2.26	2.29
$12.75	2.15	2.18	2.21	2.24	2.26	2.29	2.32
$13.00	2.19	2.21	2.24	2.27	2.30	2.33	2.36

COST PER GALLON SCHEDULE
ALL-PURPOSE SOFT PASTE WHITE-LEAD
Second (Body) Coat Paint
NEW OUTSIDE WOODWORK

Based on Standard Mix of

100 lbs. All-purpose soft paste white-lead
1½ gals. pure linseed oil
1¼ gals. pure turpentine
1 pint pure drier

6 gals. of paint, which will second coat about 4,800 square feet of primed siding.

(In figuring the following prices, the cost of 1¼ gallons of turpentine has, in each case, been estimated at 90 cents and the cost of 1 pint of drier at 25 cents.)

The square in which your oil cost and your white-lead cost meet gives you your cost per gallon of second coat paint.

White-Lead Cost Per 100 lbs.	Pure Linseed Oil Cost Per Gallon						
	$.40	*$.50*	*$.60*	*$.70*	*$.80*	*$.90*	*$1.00*
$ 8.00	1.63	1.65	1.68	1.70	1.73	1.75	1.78
$ 8.25	1.67	1.69	1.72	1.74	1.77	1.79	1.82
$ 8.50	1.71	1.73	1.76	1.78	1.81	1.83	1.86
$ 8.75	1.75	1.78	1.80	1.83	1.85	1.88	1.90
$ 9.00	1.79	1.82	1.84	1.87	1.89	1.92	1.94
$ 9.25	1.83	1.86	1.88	1.91	1.93	1.96	1.98
$ 9.50	1.88	1.90	1.93	1.95	1.98	2.00	2.03
$ 9.75	1.92	1.94	1.97	1.99	2.02	2.04	2.07
$10.00	1.96	1.98	2.01	2.03	2.06	2.08	2.11
$10.25	2.00	2.03	2.05	2.08	2.10	2.13	2.15
$10.50	2.04	2.07	2.09	2.12	2.14	2.17	2.19
$10.75	2.08	2.11	2.13	2.16	2.18	2.21	2.23
$11.00	2.13	2.15	2.18	2.20	2.23	2.25	2.28
$11.25	2.17	2.19	2.22	2.24	2.27	2.29	2.32
$11.50	2.21	2.23	2.26	2.28	2.31	2.33	2.36
$11.75	2.25	2.28	2.30	2.33	2.35	2.38	2.40
$12.00	2.29	2.32	2.34	2.37	2.39	2.42	2.44
$12.25	2.33	2.36	2.38	2.41	2.43	2.46	2.48
$12.50	2.38	2.40	2.43	2.45	2.48	2.50	2.53
$12.75	2.42	2.44	2.47	2.49	2.52	2.54	2.57
$13.00	2.46	2.48	2.51	2.53	2.56	2.58	2.61

COST PER GALLON SCHEDULE
ALL-PURPOSE SOFT PASTE WHITE-LEAD
Third (Finishing) Coat Paint
OUTSIDE WOODWORK

Based on Standard Mix of

100 lbs. All-purpose soft paste white-lead
3 gals. pure linseed oil
1 pint pure drier

6¼ gals. of paint, which will finish coat about 5,000 square feet of siding.

(In figuring the following prices, the cost of the pint of drier has, in each case, been estimated at 25 cents.)

The square in which your oil cost and your white-lead cost meet gives you your cost per gallon of finishing coat paint.

White-Lead Cost Per 100 lbs.	Pure Linseed Oil Cost Per Gallon						
	$.40	*$.50*	*$.60*	*$.70*	*$.80*	*$.90*	*$1.00*
$ 8.00	1.51	1.56	1.61	1.66	1.70	1.75	1.80
$ 8.25	1.55	1.60	1.65	1.70	1.74	1.79	1.84
$ 8.50	1.59	1.64	1.69	1.74	1.78	1.83	1.88
$ 8.75	1.63	1.68	1.73	1.78	1.82	1.87	1.92
$ 9.00	1.67	1.72	1.77	1.82	1.86	1.91	1.96
$ 9.25	1.71	1.76	1.81	1.86	1.90	1.95	2.00
$ 9.50	1.75	1.80	1.85	1.90	1.94	1.99	2.04
$ 9.75	1.79	1.84	1.89	1.94	1.98	2.03	2.08
$10.00	1.83	1.88	1.93	1.98	2.02	2.07	2.12
$10.25	1.87	1.92	1.97	2.02	2.06	2.11	2.16
$10.50	1.91	1.96	2.01	2.06	2.10	2.15	2.20
$10.75	1.95	2.00	2.05	2.10	2.14	2.19	2.24
$11.00	1.99	2.04	2.09	2.14	2.18	2.23	2.28
$11.25	2.03	2.08	2.13	2.18	2.22	2.27	2.32
$11.50	2.07	2.12	2.17	2.22	2.26	2.31	2.36
$11.75	2.11	2.16	2.21	2.26	2.30	2.35	2.40
$12.00	2.15	2.20	2.25	2.30	2.34	2.39	2.44
$12.25	2.19	2.24	2.29	2.34	2.38	2.43	2.48
$12.50	2.23	2.28	2.33	2.38	2.42	2.47	2.52
$12.75	2.27	2.32	2.37	2.42	2.46	2.51	2.56
$13.00	2.31	2.36	2.41	2.46	2.50	2.55	2.60

CHAPTER 5
JOB MANAGEMENT

In boom times or bum times, year in and year out, the contractor who nets the most satisfactory profit on the jobs he does is the one who has an efficient system of running each job. That doesn't mean a lot of red tape—triplicate receipts for tools drawn, accounting for every drop of paint or splitting hairs over non-essentials.

Good job management is simply the application of common sense business methods to a certain department of every contracting business in which it is easy to lose money and just as easy to save it.

Job management covers that portion of the business which lies between the signing of the contract and the returning of the equipment to the shop. It actually is THE painting business, minus the details of office work, shop work, advertising, selling and collecting bills.

In the average painting business, there are perhaps a dozen different types of jobs coming up almost daily. For example, a contractor might divide his work thus:

1. Painting new outside wood
2. Repainting outside wood
3. Painting new plaster walls
4. Painting old plaster walls

5. Finishing inside woodwork
6. Calsomining closets or ceilings
7. Varnishing new floors and woodwork
8. Refinishing old floors
9. Paperhanging
10. Decorating interior walls, etc.
11. Graining and marblizing
12. General restoration after fires, etc.

Painters who specialize in certain lines of work might add sign painting, auto painting, waterproofing, store-front painting, factory work, etc. But, by and large, the typical contractor will spend most of his time and earn most of his money on the kinds of work listed in the "Daily Dozen".

It would seem that, if these dozen types of jobs are so common, every painter would follow practically the same procedure on each, every time that particular sort of job came up. Many do, but most painters do not. That's why there is so much lost motion, so much uncertainty, so much debate, so much running back for forgotten tools or materials.

Many of the big shops and some of the small shops have found that it pays to make up, hang up and follow Job Direction Sheets. These sheets, if conscientiously followed, do away with time-and-money-wasting practices. They carefully describe the preparation of each type of work, list the necessary tools, equipment and material,

show just how the work should proceed and give any other information that might be needed.

When it has been suggested to some contractors, pretty good ones too, that they make up and use Job Direction Sheets, they rise up and shout, "What makes you think we need reminding? We know our business! We've got all the Direction Sheets we need right under our hats!" Sure, they have. But one of these same men will go out in the shop the next morning ready to send the material out to "the Jones job". He will tell one of his men to pile the planks and brackets in the truck, hang on the ladders—then his wife will call him to the phone in the house to talk to a customer. Meanwhile, the two or three men who are going to work on the Jones job, not wishing to waste time, will pile the usual cans, tools, etc. on the truck and have it loaded by the time the boss comes back. He'll say, "Got everything?" They'll say, "Guess so," and away they go. A half hour later back comes the truck, with friend contractor turning the air blue with choice cuss words about "dumbbells, numbskulls," etc. He's coming back for the torch, some sandpaper and a can of shellac. Yes, there are lots of ways to run up overhead.

Now this wouldn't have happened if there had been posted in the shop a set of

direction sheets with a warning that they must be followed at all times.

One money-making contractor of our acquaintance has gone to the trouble of making up little books containing instructions for all types of jobs. These are made in triplicate—he carries a copy, his shopman has a copy and his chargeman has a copy.

Another painter has had his direction sheets printed on celluloid so that details may be checked by the shopman and double checked by the boss. When everything is ship-shape, the pencil check marks may easily be wiped off the celluloid.

The small page size of this book will not allow our printing full-sized job sheets, but in order to show the type of information commonly carried on these sheets, there follows two examples of directions covering typical kinds of work. These sheets, in large size, are now in use in many shops around the country.

DIRECTION SHEET

covering job of

REPAINTING OUTSIDE WOOD SURFACES

Tools and Materials Required:

Ladders, planks, staging, drop-cloths, pots, strainers, brushes (4″-2″), dusters, putty knives, scrapers, blow torch, wire brush, rags, sandpaper, steel wool. Lead,

oil, turpentine, liquid drier, colors, shellac. Mixing tub and paddles, putty, hammer and nails.

General Instructions:

Be sure the lumber is well dried out before applying any paint. Look the wood surfaces over carefully for checks and proceed to burn off all loose paint. Take every precaution to avoid setting fire to the house, directing flame downward on siding. Prime in all burnt-off places using a special primer mixed as follows:

Materials	*Soft Paste*	*Heavy Paste*
White-lead	100 lbs.	100 lbs.
Linseed oil	1¾ gals.	1¾ gals.
Turpentine	2 gals.	2¼ gals.
Drier	1 pint	1 pint

Use of this formula will insure better penetration on those portions of the surface from which the old paint has been burned and scraped.

The first repaint coat on all other surfaces should be mixed as follows:

Materials	*Soft Paste*	*Heavy Paste*
White-lead	100 lbs.	100 lbs.
Linseed oil	2 gals.	2 gals.
Turpentine	1¾ gals.	2 gals.
Drier	1 pint	1 pint

At least one week's good drying should be allowed between coats to insure best results. The first coat must be thoroughly dry and have only a slight sheen, not a high

gloss, as one gloss coat over another may cause the finished job to go flat and spotty.

The second coat is mixed as follows:

Materials	*Soft Paste*	*Heavy Paste*
White-Lead	100 lbs.	100 lbs.
Linseed oil	3 gals.	3 gals.
Turpentine		1 qt.
Drier	1 pint	1 pint

Operating Steps:

1. Mix paint and strain for priming.
2. Burn or scrape all loose paint.
3. Sand and dust.
4. Protect walks, shrubbery, etc., with drop-cloths.
5. Apply prime coat to burned-off surfaces.
6. Shellac knots.
7. Mix and strain first coat (see formula).
8. Apply first coat.
9. Allow one week's good drying weather.
10. Mix and strain second coat (see formula).
11. Putty nail-holes, etc.
12. Apply second coat.
13. Paint porch floors (see footnote F).
14. Clean up unpainted surfaces.

The above operating steps do not include pointing up foundation or chimneys, painting screens, storm sash, etc. Find out

whether or not these are included in written contract. If not, list on job record as "Extras". Numerous small jobs may be encountered such as puttying sash, cleaning glass, etc. and should all be taken care of.

NOTES

A. If outside painting is done in early spring or fall, temperature changes may affect the gloss of the last coat if applied too late in the day.

B. In mixing colored paint, the tinting colors to be used should first be thinned to paint consistency and added to the partly thinned white-lead a little at a time. (Dutch Boy colors in oil may be added directly to the paint—no prior thinning is needed.) When the desired shade has been reached, proceed with the final thinning of the batch of paint. Colors should be added to first coat to bring it, as near as possible, to the color of the finish coat.

C. Use accurate measures in formulating paint for different coats—don't gauge a mix by "feel" only.

D. All coats must be well brushed out.

E. Do not add drier until the paint is to be used.

F. First coat paint for repainting porch floors should be mixed as follows:

Material	*Soft Paste*	*Heavy Paste*
White-lead	100 lbs.	100 lbs.
Linseed oil	½ gal.	½ gal.
Turpentine	2¼ gals.	2½ gals.
Drier	½ pint	½ pint

Mix paint for finishing coat as follows:

Material	*Soft Paste*	*Heavy Paste*
White-lead	100 lbs.	100 lbs.
Linseed oil	½ gal.	½ gal.
Turpentine	¾ gal.	1 gal.
Drier	½ pint	½ pint
Floor varnish	1 gal.	1 gal.

DIRECTION SHEET

covering job of

REFINISHING HARDWOOD FLOORS WITH VARNISH

Tools and Materials Required:

Hand scraper, brushes for varnish, filler, and remover, duster. Commercial paste filler (or ingredients for making), colors, oxalic acid, sal soda, varnish, turpentine, wax, varnish remover. Coarse steel wool, sandpaper, burlap or excelsior, sponges, paint pots.

General Instructions:

There are several kinds of hardwood used for flooring. Some are open-grained and require paste filler while others are close-grained and need filling with floor varnish reduced with turpentine. Oak, ash, mahogany and walnut are open-grained woods; while birch and maple are close-

grained. Except for the paste filler required on open-grained woods, the treatment of all kinds of hardwood flooring is the same. The paste filler may be purchased ready to thin to brushing consistency or may be made as follows:

Mix a thick paste of china clay or silex and linseed oil, thin with turpentine to brushing consistency. Add 1 pint drier to a gallon.

Where a liquid filler is required mix equal parts of high grade varnish and turpentine. There are a number of brands of cheap liquid fillers on the market and many of them contain rosin. A film of this nature would contract and expand unevenly, thus hastening deterioration.

The sal soda solution mentioned below is made by dissolving a half pound of sal soda in two gallons of hot water.

The oxalic acid solution mentioned below is made by adding oxalic acid crystals (procurable at drug stores) to a gallon of boiling water. Add as much acid as the water will take, thus making a "saturated solution".

Floors that have been waxed usually require no different treatment than ordinary plain varnished floors. Nearly all removers contain paraffine to slow up evaporation and the wax present on the floors when the remover is applied usually will not hinder

the softening of the varnish coats to any great extent. If necessary, old wax may be removed with turpentine.

Operating Steps:

1. Apply varnish remover to a stretch of about ten boards across floor.
2. Scrape off all loose varnish on stretch just covered.
3. Apply second coat varnish remover to same stretch.
4. Apply sal soda solution while remover is wet.
5. Rub up with steel wool.
6. Rinse with clear water and sponge.
7. Repeat steps 1 to 6, taking ten boards at a time, until entire floor is treated.
8. If necessary, bleach floor with oxalic acid. (See first paragraph under "Notes" below.)
9. When wood is dry fill with paste or liquid filler, depending on kind of wood, tinted as desired.
10. If paste filler is used wipe off filler across the grain then lengthwise with burlap.
11. Apply first coat of varnish.
12. Sand and dust when varnish is dry and hard.
13. Apply second coat of varnish.
14. Last coat may be rubbed with pumice and oil or waxed.

NOTES

There are some types of removers on the market that remove and bleach at the same time. If one of these types is used it will not be necessary to use the oxalic acid solution unless the floor is badly spotted.

The scraped-up varnish should be put into an old paint pot as it collects on the scraper. Keep the floor as free from trash and "leavings" as possible while working.

Oxalic acid will bleach faster if it is dissolved and applied in hot water, but care must be taken on parquet floors, not to allow the water solution to remain on too long as the wood, being thin, will swell and eventually warp. The oxalic acid should be applied to the floor with a brush or with a sponge. It takes effect right away and nearly always returns the wood to its original color. The acid has no bleaching power once it dries out, so it does no good to leave it on the surface overnight.

Where penetrating aniline stains have been used for very dark floors, it will be necessary to shellac over the stain before applying varnish.

Filler should be thoroughly wiped off after application, wiping crosswise of the grain and then with the grain.

Waxing over varnish will prolong the life of the job and leave a soft sheen.

CHAPTER 6
SHOP MANAGEMENT

An orderly and well-managed paint shop may not always be evidence that the contractor who runs it or that the men who use it are first-rate craftsmen, but it usually is the trade mark of a well-managed business. Neatness and efficient layout go hand-in-hand with good workmanship on the job and good system in the office.

It is true that the general paint buying public may never have occasion to visit a paint shop, but that fact alone ought not be sufficient excuse for the disorder and waste that characterize many shops. The mere mention of "paint shop" to some people brings up a picture of paint-spattered floors, paint-smeared walls, dripping barrels, a hodge-podge of half-empty cans and an assortment of hard, crusty brushes. These people don't know that some paint shops are as neat as a Dutch housewife's kitchen, that one could use the benches for dining tables and that the brushes are clean enough to dust the parlor furniture.

System Essential in Every Shop

Generally speaking, it is the larger shops, where the business end of the painting busi-

ness gets as much attention as the painting end, which emphasize good shop management. This is so because these contractors have had to pay real money for time wasted by large crews in hunting around for tools and materials and have had to throw away many dollars in useless brushes, colors, thinners, etc. System is absolutely necessary where large numbers of men are employed and it is equally essential in even the smallest shops, not only because of the saving in time and material but also because of the effect it has on the men. The man who reports each morning and evening to a clean, well-conducted shop takes greater pride in his work on the job, takes better care of his tools and is more particular about his personal appearance. It "peps" up the whole crew—it's contagious.

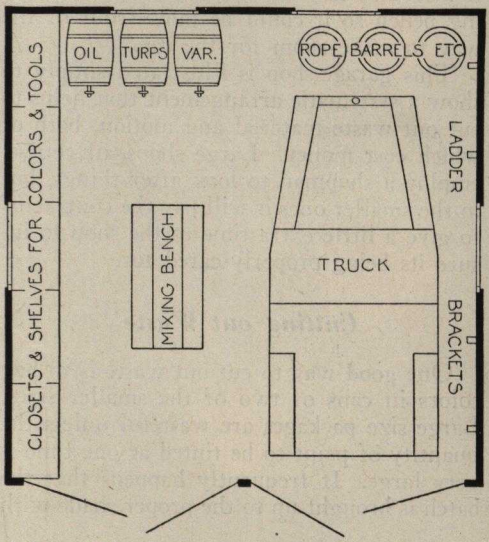
A Small Shop Lay-out

The contractor who uses a rear extension of his home for his shop or who uses his garage cannot, of course, arrange the interior quite as well as it could be laid out if the building were built solely for paint shop purposes. But, with a little forethought and ingenuity, he can place his mixing benches, lockers, ladder racks, etc., with an eye to saving steps and cutting out waste motion.

The paint shop shown here is installed in a 20′ x 20′ two-car garage. Ample room is

provided for the contractor's truck, which enters and leaves through the right-hand door. On the wall alongside the truck are fastened ladder brackets, so that the ladders may easily be transferred to the brackets on the right side of the truck.

In front of the truck are a couple of barrels to hold ropes and gear. The lye barrel used for cleaning out paint pots should be kept outside so there will be no chance of active lye damaging ropes, drop-cloths, etc., and making equipment unsafe. Shelves and closets above and below a long work bench



run along the left wall. Cans of color, brushes, tools, drop cloths, etc., are kept in these compartments, each of which is labeled for the articles it contains. There is room here also for steel lockers for workmen's overalls.

Oil and turps barrels are conveniently placed on racks with drip pans below each barrel. Planks and staging are kept below the ladder racks. A mixing bench completes the layout.

Should the contractor own a pleasure car, it would be easy enough to arrange the mixing bench so it could be moved out of the way to make room for the car.

This garage-shop is illustrated simply to show a systematic arrangement that helps to cut out waste material and motion, both of which cost money. Large shops, of course, employ a shopman to look after things, but in the smaller ones it will pay the contractor to give a little extra time to the shop to insure its being properly cared for.

Cutting out Waste

One good way to cut out waste is to buy colors in cans of two of the smaller sizes. Large size packages are wasteful unless the quantity of paint to be tinted at one time is very large. It frequently happens that the batch is brought up to the proper shade with

less than the called-for amount; then not only are some cans left opened but these half-empty ones go to skin. Of course, no can of color should be opened until all previously opened cans are used.

Tubs or kegs should be provided for all paint returned from jobs; light colors are dumped into one tub and dark shades into another. This left-over paint is used on rough work, such as fences or sheds. The emptied pots may then be cleaned, if they are seamless steel (lead buckets) by burning. A little paper or excelsior soaked in kerosene is put into the pots and lighted. After the pots cool they may easily be scraped clean. This work should, of course, be done out-of-doors.

Tin buckets of the soldered type may be cleaned out by soaking in the lye barrel. Two or three pounds of concentrated lye to about a third of a barrel of water usually is strong enough to clean tin pots and strainers.

It is a rule in every well-managed shop to keep all cans well corked and as air-tight as possible. Each can is labeled to show its contents. Sometimes jobs go wrong because painters, perhaps with colds in their heads, put too much faith in their sense of smell.

Partly used containers of lead, colors or other pigments should be leveled up and covered with oil or water, then their covers replaced to keep out dust and dirt.

Care of Brushes

Good brushes are too expensive to abuse. Progressive shops make brushes pay their way many times before they are worn out. A new brush ought not be soaked in water. If it is desirable to swell the block holding the bristles, the handle may be let down into the water as far as the ferrule or binding.

The best way to keep a brush in good working order overnight when it is to be used every day is to dip it in paint and then lay it out on a board with the bristles perfectly straight. Then press a sheet of clean paper over the top of the bristle portion to keep the paint from drying out. If a brush is to stay idle for several days, suspend it in a can of linseed oil with the bristles covered but not resting on the bottom of the can. The oil should not extend above the bristles.

If brushes are to be put away for long periods they should be washed out with benzine, then the bristles thoroughly covered with lard or petroleum jelly. Another way to keep brushes in good shape between seasons is to "pickle" them in crank-case drainings. Cut off the top of a five gallon varnish can or use a lead keg. Half fill this can (or keg) with old crank-case oil—the kind that won't evaporate. Wrap each brush in paper, folding the paper over the ends of the bristles, taking care that the bristles are left

straight and even. A large paper clip will hold the folded paper in place. This extra paper support will enable you to stand the brushes upright on their bristle ends in the oil bath, with all bristles submerged. It is possible, because each brush is individually wrapped, to stand a white brush next to a black one or mix any other colors. Any paint coming out of the bristles settles in the paper fold and stays there, leaving the heel of the brush clean. To put these "pickled" brushes back in service, simply wash them out with gasoline. Brushes should be kept in a cool place.

Care of Other Equipment

Housewives get a pretty good impression from painters who use clean drop-cloths. When drop-cloths come back from jobs they should be shaken out and folded before putting them away on the shelves. These cloths should be laundered frequently, not alone because clean ones are a good advertisement but because there is considerable fire hazard in stowing away painty or oily cloths. This applies also, of course, to overalls, jumpers, etc.

Ladders ought always to be hung on racks, never allowed to lie on the floor or ground. It is wise, too, to follow a regular painting schedule for ladders, planks, etc.

Ropes must be kept dry and coiled in barrels or hung on racks. When they have been run through blocks for a time in one direction, see that they are reversed occasionally to equalize the wear.

It is important to know where all tools are all the time. Brushes and tools owned by the contractor should be signed for by the workmen on printed slips provided for the purpose. Then it is easy to place responsibility. A memo of equipment left overnight on jobs should be turned in to the shop each evening.

Use Daily Time Cards

Since labor is usually the most important item in any shop, it is necessary to provide a convenient time-keeping means for each man. The daily time card shown on page 151 is designed for this purpose. Each man is expected to turn in one of these cards every day, showing where he was working and what he was doing at the job. This daily time card gives a complete picture of each day's work and accounts may be made up quickly. Some shops use a weekly time sheet, but the daily form is preferred by many because it gives day-to-day information.

In properly managed shops or on well managed jobs there is practically no running

back and forth for forgotten materials. Somebody pays for the time a man spends in going back to the shop for a couple of sheets of sandpaper, and that somebody is the contractor.

A well-managed paint shop should not only be a matter of personal pride to a contractor but it should also be a help to him in meeting price competition. It stands to reason that wasted time and material will show up in overhead charges. A low overhead enables a man to quote lower prices without sacrificing his legitimate profit or without skimping his work.

CHAPTER 7

ADVERTISING

Advertising deserves a place in every progressive painting business. Properly used, it helps to create business that otherwise could not be brought into the shop. Practically every large and successful contractor in the country uses some sort of advertising. These men are only too glad to give intelligent publicity some credit for the business success they have made.

On the other hand, there are painters, many of them, who, having "tried advertising", will say that it is a waste of time and money. They claim it does no one any good except the person who sells it. It is just barely possible that the painters who do not think that advertising pays did not give it a chance to pay. Before passing judgment on whether or not advertising pays in the painting business, let's first judge the kind of advertising, the amount of advertising, the way the advertising was used, what was expected in the way of results and, very important, the manner in which the advertising was backed up with good work.

Different Types of Advertising

There are almost as many types of advertising, or publicity, as there are types of painting businesses. In this business of ours, that is, the paint shop running four or five men, there are many kinds of advertising which will be worth consideration. The main thing is to adjust our advertising effort to fit the locality where we work.

There is not much question but that direct advertising is the painter's best bet. It is so easy to spot paint-needy houses, stores and other buildings that a few hours work is all that is necessary to build up a mailing list. It may not be so easy, however, to design, write, and otherwise prepare the material to send to the people on the mailing list. Most paint supply manufacturers will cheerfully furnish contractors with all the direct mail literature they can conveniently use. Of course, a good share of this literature—booklets, folders, letters, etc.—is not entirely unselfish. The manufacturer who has paid for it naturally wants some publicity out of it. But the material usually brings the painter well into the picture and, because his name is imprinted on it, it becomes his own publicity.

When the contractor has his mailing list made up (carefully copied in a book) and has secured the necessary booklets or folders

A mailing folder that has been used with much success by many contractors. A tear-off return card is part of the folder.

Thinking of
PAINTING?
OUR business n painting and we would like very much to do some work for you.
Your house outside may need a coat or two, your walls may need decorating, or it may be just a little brightening up of the interior woodwork. Whether it is a big job or a small job, we can do it
An estimate from us will not obligate you and you will find our prices very fair. It is cheaper to paint now than to have to pay repair bills later.
High-class work is our specialty. We use only the best materials, such as Dutch Boy White-Lead.
When next we call and talk it over! Just clip it, tear off and mail the post card below and we'll be there when you say.
1½ cent stamp
ST CARD
one cent stamp
PAINTING CO.
ANY TOWN
ANYWHERE
A Property Owner
Any Town
Anywhere

to cover the list, it is an easy matter to address the pieces, stamp and mail them. Or, if there is a boy in the family, mailing costs may be saved by having the literature taken to the homes on the list. This makes the total money cost of the advertising effort very small indeed.

Return Cards

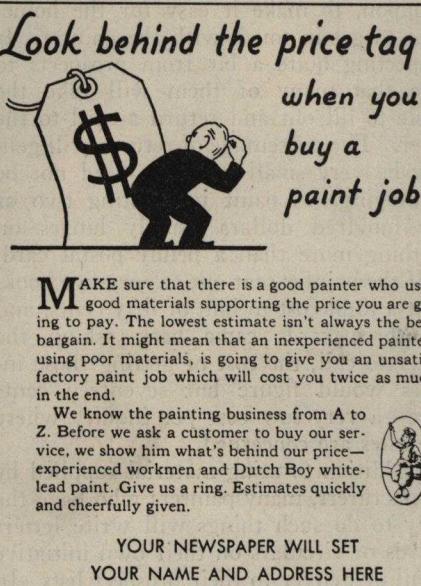
It is a good idea to have each piece of direct advertising contain a return card

or coupon, to make it easy for the home-owner to get in touch with the painter. It is expecting quite a bit from prospects to figure that many of them will take the trouble to fill out and return a card to the painter. The percentage of returns will generally be very small but that need not be discouraging. A paint job costing two or three hundred dollars usually hinges on something more than a penny postal card. But if the painter sent out twenty-five booklets at a total cost to him of fifty cents, and only three cards came back asking the painter to call, the cost of getting those inquiries would figure but seventeen cents apiece—a very low cost per inquiry where large sales are concerned.

In addition to using material supplied by manufacturers, many painters who have the ability to do such things will write letters or cards or circulars on their own initiative to mail or deliver to their prospect lists. In many ways this purely painter effort is as good as the other kind. It brings the contractor and home-owner a little closer together. The painter's personality is bound to be reflected in his own writing and that is desirable.

Newspaper Advertising

Newspaper advertising, if done carefully and according to a definite plan, can gener-


Look behind the price tag—
when you
buy a
paint job
MAKE sure that there is a good painter who uses good materials supporting the price you are going to pay. The lowest estimate isn't always the best bargain. It might mean that an inexperienced painter, using poor materials, is going to give you an unsatisfactory paint job which will cost you twice as much in the end.
We know the painting business from A to Z. Before we ask a customer to buy our service, we show him what's behind our price—experienced workmen and Dutch Boy white-lead paint. Give us a ring. Estimates quickly and cheerfully given.
YOUR NEWSPAPER WILL SET
YOUR NAME AND ADDRESS HERE

ally be expected to show results in the smaller cities. Painters interested in this form of advertising can get the rates for running "ads" from their local paper's business office. They can also get help in making up advertisements from the same source. Paint manufacturers, too, will cheerfully supply complete newspaper advertisements.

Shown here are two newspaper advertisements of the type National Lead Company supplies users of its products.

About the only way to make newspaper advertising pay its way is to secure some good "ads" and run them on a regular schedule throughout the painting season. No set rule can be given, of course, but "ads" spaced as much as a month apart in a daily paper won't be as effective as if they were two weeks apart. It is better to run

Has your house ever been painted to STAY PAINTED?
Ask us for an Estimate on a CARTER WHITE-LEAD job.
YOUR NEWSPAPER WILL SET YOUR NAME AND ADDRESS HERE

the "ads" closer together over a shorter term than to spread them out so much that each is forgotten before the next appears.

As stated before, contractors can secure complete pieces of copy from most supply

houses but if they have the time and the inclination to do their own copy-writing, so much the better. It will have more of the personal flavor and thus get a little closer to the local readers. A lot of money has been wasted by poorly written or poorly placed newspaper advertising. Don't go into it if you don't intend to carry through a schedule that has a chance to prove its value.

Movie Slide Advertising

Movie slides are used with success by a large number of contractors in the smaller towns. This type of advertising has several things in its favor: Each slide thrown on the screen is a regular poster size "ad"; there is no other "ad" competing for atten-

NOBODY EVER SAVED
A DOLLAR ON
A "CHEAP"
PAINT JOB!
For the other kind — Ask us for an estimate
YOUR NAME AND ADDRESS OR PHONE
WILL BE LETTERED IN THIS SPACE

tion at the same time; people cannot fail to see the advertisement—it is right where they're looking; and the cost of reaching a theatre full of people is small.

Contractors to whom movie slide advertising appeals can find out what a nightly showing, per week or per month, will cost if they inquire of the theatre management. Slides may be secured from supply houses or may be made to order by people connected with the theatre. The cost is not great and it takes but a few inquiries from this type of advertising to pay all that it costs.

Shown on these two pages are two slides of the kind National Lead Company regularly furnishes users of its products.

Truck Advertising

It costs you between five and ten cents a mile to run your truck. This takes into account such items as depreciation, gas, oil, tires, license, repairs, insurance, etc. Yet you are convinced it is an asset instead of a liability or you wouldn't use it. It's useful and it pays a profit.

Are you giving your truck a chance to do an extra job for you? Many contractors are earning dividends on their rolling stock by keeping it well painted and well "posted." If a truck travels twenty-five miles a day in a fairly well-populated locality, hundreds of people see it. It ought to impress these people as part of the business of an up-to-date contractor. And particularly, your customer likes to have a nice-looking truck drive up in front of the house when there's

painting going on. It tells the neighbors that he has picked a progressive painter.

Then too, a painter's truck, like his own house, ought to be well painted to be consistent—it proves he takes his own medicine.

A truck should be painted tastefully, in keeping with the owner's ideas of color harmony. It should carry the contractor's name, his address, his phone number and his slogan, if any. Nationally-known trade marks are often used to advantage.

Directory Advertising

Every contractor who has a home or shop phone should be listed in the classified section of the telephone directory. A display listing does not cost much and it can easily be the most productive kind of advertising. Many people think first of the classified directory when they need a painter.

Nowadays it is not uncommon to find painter's blotters on writing desks in hotels and post offices around the country. Some painters give blotters to schools, for distribution to the students. Blotter advertising can be productive of an occasional job that might otherwise have gone elsewhere.

Other forms of advertising being used by painters include wet paint signs, job signs, shop signs, roadside signs, painted bulletins,

Dutch Boy Wet Paint Sign.

handbills, etc. Some painters give away novelties at fairs or celebrations—balloons, whistles, fans, toys, etc.

Just how much money a contractor should invest in advertising is pretty hard to say. A shop handling $10,000 worth of work per year probably would feel it wise to invest around a hundred dollars. That may look like a lot of money to some or like a beggarly bit to others. But if it is carefully spent for two or three forms of advertising —direct mail, newspaper and directory listings, for example—and not scattered around for a little of everything, it ought to pay good dividends in extra jobs created.

CHAPTER 8

GETTING THE JOB

The falling off in the number of paint jobs in the past few years has been due partly to the slump and partly to the failure of the painting business to keep pace with younger and more aggressive industries which are in direct competition with it. The painting business has been plodding along secure in the belief that, since it offered a useful and necessary public service, sufficient business would come in, in the normal course of things, to keep all those engaged in the business in a fairly stable state of prosperity. House-owners had always sought out the painter when their homes needed painting—why shouldn't they continue to do so?

Standards of craftsmanship have not been lowered, materials and tools have kept pace with the times, houses continue to need periodic repainting. Why, then, do we hear from all sides the common complaint that the painting business is not doing as well as it should? The answer is, "Its selling methods are not in tune with the times."

Some time ago, several thousand contracting painters were asked two questions. One of them was, "Are you getting all the jobs you should get?" Nearly everyone answered

"No." The second question was, simply, "Why?" Some replies said it was due to the inroads made by "pot-jobbers", "fly-by nights" and men who had no right to butt into the painting business. Others said that times were bad—people wouldn't lay the money on the line for a paint job. Still others claimed that certain manufacturers were going over painters' heads direct to property-owners.

Competition from Outside

The answers to that second question furnish a pretty good clue to what is wrong. They proved that all this so-called competition, from within and from without, was taking the play away from painters. The competition was active while the painters were spending their energy in kicking about "conditions."

It is true, of course, that if a man can't afford a paint job, he just *can't,* that's all. But there are others who *could* have afforded mighty good jobs had the painter reached them first and hardest. No industry anywhere has a better economic right to a house-owner's dollar than the painting industry. The house-owner gets, in return, a better home, a better protected structure, a more valuable holding. He has to have some painting done to keep his investment at somewhere near its real value.

What Painters Are up Against

Yes, the painter should have first claim on the house-owner's dollar but, in the face of modern outside competition, how often does he make good that claim? Here, for example, is a property-owner in fair circumstances. He owns his home. He has some money laid away and a steady income. He figures he can afford to spend a certain amount for things not urgently needed. He notices that the house is beginning to look shabby and makes a mental note to get it painted before long.

Along comes a man selling an oil-burner. He makes out so strong a case for oil-heating that the owner signs on the dotted line. The house still needs painting. Well, there's money enough left for that. Along comes a man with an iceless ice box. The property-owner absorbs the sales talk and in a day or two the iceman has lost another customer. The house still needs painting. Well, the bank account is not flat yet. Along comes a roofing salesman. He points out some loose shingles, explains the merits of a fireproof roof, tells the owner it will add to the value of the house, etc. Finally the money is all gone. But the house still needs painting.

That, in a few sentences, is a short history of what has happened to the painting business during the past few years. Contractors

are doing just as much selling work as they ever did. And perhaps even that limited sales effort would still be enough if it were not for the go-get-'em methods of our wide-awake competitive industries. The Save the Surface and Clean Up and Paint Up Campaigns have done a lot of good. The benefits would have been much greater had each contractor considered himself a miniature campaign in his own community. If he had gone out to sell his services on the basis of the arguments advanced by these two great campaigns he would never have been content to wait for work to find him again.

About the Price-Cutter

Nearly all painters who find it increasingly difficult to get jobs will agree that the competition from outside the industry has hurt their businesses. Now what about the inside competition? Price-cutting is perhaps the chief source of worry. It would be easy to say, here, that the chronic price-cutter ought not to worry the man who asks fair prices, because "the price-cutter will soon be dodging the sheriff" and thus remove himself from all competition. Sometimes the price-cutter *is* forced out of business, but more often he continues right along, year after year, seeming to make ends meet somehow.

No one has ever found a better weapon to use against the price-cutter than his own weapon—the dollar sign. But it is used in exactly the opposite manner. He uses it as a weapon, the fair price man uses it as a shield. In other words, the fair pricer makes the job look as if it were worth more than the price by skillful salesmanship. Price-cutting, of itself, is just a blunt weapon used by the man who lacks the essentials of salesmanship.

Painters Are Fortunate

Having discovered (if anything so obvious could be called a "discovery") that both external and internal competition lie at the root of our troubles, and that good salesmanship offers the only way out, what can we do about it? Much! In the first place, let each contractor congratulate himself on the fact that he is engaged in a business in which he can spot his prospective customers "a mile away." Paint-needy houses are no secret to anybody. And if the contractor prefers inside work, it is easy enough to use a shabby exterior as an excuse to get inside.

Our worthy competitors—the oil-heater and electric refrigerator salesmen, for example—are not so fortunate, however. Most of them have to investigate for themselves to see if homes are not equipped with the

equipment they seek to sell. Or they must employ expensive inquiry-pulling advertising to line up a list of prospects. So right at the start we can score one for the contracting painter.

We are told that "nothing succeeds like success" and it's true. If a contractor is bent on becoming a good salesman, he can do no better than to employ the selling methods used by successful painters everywhere. There is no magic in them—just plain everyday common sense. To be sure, there is a lot of work and worry, disappointment, experiment and planning behind these methods. They had to be perfected before they really worked. But there is no need for other contractors to go through all that, because these selling principles are now pretty well standardized.

What Is Good Selling?

Good painting-salesmen are no more "born" than are good painters. They are made. It is not necessary to be a silver-tongued orator to be a good salesman. Many people have the mistaken impression that, to be a salesman, a man must be able to talk fast and smoothly to get by. A ready tongue and self-confidence help, of course. But real selling goes deeper than the mouth. Run over in your own mind the types of

salesmen you have met. Those who impress you most are the ones who use their heads and hearts as well as their tongues. The good ones put over their sincerity with more than rapid-fire sales talk.

No contractor, if he knows the craftsmanship end of his business, equips himself with a good sales kit and studies real selling methods, can fail to make good as a salesman for his own output of quality work. He cannot fail, because his heart and soul are in his work; he knows his own business better than anyone else; he knows he has to sell to keep busy; he knows he has to keep busy to make money; and he knows he has to make money to provide himself and his family with the comforts and luxuries that every well-conducted painting business should guarantee its owner.

Nearly all painters can count on a certain number of sales each year which require no sales effort. Friends and neighbors and old customers often come in with unsolicited jobs. Of course, these are not really "sales" —they are "buys" by the customer. A sale must be considered as a transaction which involves some selling effort on the part of the seller. Lawyers, dentists, doctors, architects and other professional men employ no selling or merchandising methods, so they must depend on customers (only they're

called "clients" or "patients") coming to them, in order to make a livelihood. Painting is a business, and not a profession, so no painter who attempts to sell his services need be afraid of being called a "quack."

Get the Home-owner's Viewpoint

The selling methods used today by successful contractors do not differ much from the methods used by salesmen in other lines of business. In the first place, it must be assumed that the prospect is actually in need of the article being sold and that the seller is in position to supply the article needed. That is to say, there must be a common ground on which seller and buyer can meet, to their mutual advantage.

The most successful salesmen are those who are able to make their prospects see things as the salesmen see them, without the prospects feeling that they are being made to see them. And the only way the painter can bring a house-owner around to his way of thinking is for the painter to trade places with the owner *before* he goes out to make a sale. Selling is easy once this mental trading of positions becomes a habit. The trouble is that many painters know their own line so well that they think home-owners are not much interested in it.

A Story about Three Painters

One of the reasons why some painters find it difficult to sell is due to the attitude they take toward their own work. The following story of three painters will help to illustrate this point. Three painters were busily brushing paint on the side of a house. A man came up the street, saw the painters and stopped to question them.

"What are you doing?" he asked painter number one.

"I'm earning eight bucks a day," replied the painter.

"And what are you doing?" asked the man of number two.

"I'm rubbing this paint in good so it'll stick," replied the painter.

"And you, what are you doing?" was asked painter number three.

"I'm painting this house to make it a better place to live in," answered the last painter.

Which of the three men would make the best salesman? The last one, of course, because he was looking at the job from the customer's side of the fence. He knows that property-owners paint to protect their investment, to help appearances and to avoid repair bills. In trying to make a sale these three things must be kept in mind. The finished job and what it will do for the cus-

tomer is the important point, not simply price or quality.

Breaking the Ice

For the man who never has tried personal selling, the approach—meeting the prospect—is usually the hardest part of the sale. This need not be so if the contractor will mail an advance notice of some kind before his call. He can do as the Fuller Brush men do—leave a card in the mail box telling the people of the house that he, The Fuller Man, will call "at three P. M. Thursday, to offer some suggestions on making housework easier". The painter's advance card might read, "I will call at (time) (date) to offer you some up-to-date ideas on making your home a better place to live in", or words to that effect. Or, the contractor might soften his approach by mailing an advertising booklet or circular letter, such as are furnished by many paint material houses. No matter what is sent in advance, it will serve to break the ice.

Many painters, before calling, make it a point to get a pretty good look at the property to fix in their minds some of the selling points they will use later. Good color schemes can nearly always be arranged in advance, note can be made of flowers or shrubbery, the covering and protection of which can be made a talking point.

Sampling with Snapshots

More and more painters are using pictures of their jobs in promoting new work. When snapshots are used for this purpose, they should, of course, show the whole, freshly painted house. A clear view may usually be had from the street, with due attention to lights and shadows.

The cost of each picture is so small that it is hardly worth mentioning. Enlargements are not expensive either and if these are neatly mounted in a book, the painter will have a most useful selling help. Next to actually taking a prospect around town pointing out jobs the painter has done, this book of photographs is the best means of "sampling" a painter can have.

Show Them a "Pre-view"

Another way some painters are making selling easier with photographs is taking pictures of prospects' homes, coloring them tastefully and using them as individual personalized color suggestions. It is not especially difficult to pick out a paint-needy house, snap a picture of it, have it enlarged, then go over the print carefully with suitable colors, selecting a color combination that is particularly appropriate for the house in question. When this picture is shown to the owner of the house he is much more likely

to listen to the painter who thus has demonstrated enterprise and ingenuity. Should a nicely colored picture of this sort help to sell the job, the cost of this extra sales effort would be insignificant.

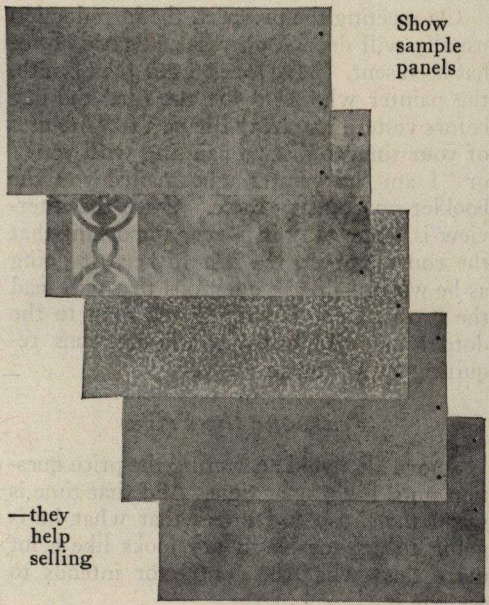
Go Well Equipped

A contractor who goes out to make a sale will find it helpful to take along a series of color chips, perhaps some manufacturer's

complete color schemes of homes, estimating sheets, rule or tape, and a notebook. It gives a man confidence to feel he is equipped to do a complete job, and it helps to give the owner the idea that he is dealing with a business man as well as the boss painter.

Attractively painted panels of samples of your own work will help to sell many an

interior job. Women, especially, like to see samples of wall finishes that are up-to-date and serviceable. A couple of tiffany panels,



a few showing sponge mottling, some highlight oil color effects, stencil designs, low relief lead-and-oil plastic designs, etc., make a sample kit that will get more initial in-

terest and hence do more selling, *at good non-competitive prices,* than hours of talking.

The Introduction

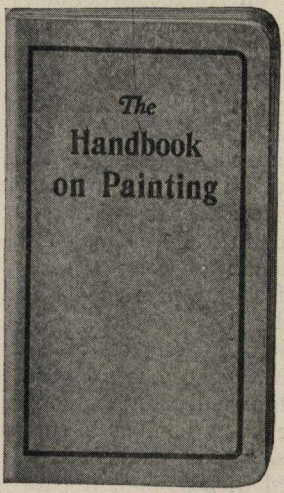
On meeting the prospect, the introduction usually will depend on what advance notice has been sent. "Mr. Jones, I am John Smith, the painter who sent you the card the day before yesterday. May I have a few minutes of your time to discuss painting with you?" or "I am the painter who mailed you the booklet on painting", etc. Once the interview is under way it is very important that the contractor do his best to keep it going as he wishes—to ask questions that will lead the prospect steadily along the road to the dotted line. It helps to ask questions requiring "yes" for an answer.

Postpone the Price

Above all, avoid answering the price question until the proper time. And that time is when the prospect realizes that what he is going to get for his money looks like a lot more than what the contractor intends to ask for it.

Property-owners generally will understand that a definite price cannot be given early in the interview, if they are told that buying a paint job is far different from buying a radio or a car. So many things enter

into a job that the matter of arriving at a price for the work needs considerable attention. In the first place, the painter must learn from the owner exactly what work is to be done. Then the painter can point out



certain features of the proposed job which perhaps the owner overlooked. If the owner were figuring on only one coat, the painter should be able to point out that one coat work rarely if ever is satisfactory, that it takes at least two coats to do a good job.

It usually is possible for the painter to get

the owner to look over the house with him. Bare spots or cracked areas can be pointed out and special treatment suggested; loose putty and loosened mouldings can be shown to require fixing; harmonious color schemes should be offered the owner and perhaps his wife. In short, the contractor can go a long way toward making the sale by the advice he gives the house-owner.

Many contractors are finding good selling ammunition in National Lead Company's "Handbook on Painting". One of the chapters in this book deals with the kind of trouble house-owners are likely to invite if too little attention is paid the choice of paint, painter or color scheme. Common paint defects are pointed out and remedies suggested.

The actual taking off of measurements, before the eyes of the prospect, is another sales-building point. Even though the job in hand is entirely familiar to the painter and the necessary time and material are pretty well fixed in his mind, it pays to demonstrate carefulness in figuring.

Usually the price question comes up about the time the painter appears to have jotted down all the details of the job on his estimating sheet. If the painter is thoroughly onto his job, however, he will have little trouble in turning aside the price question if he tells the owner that he needs more time

to go over his figures; that a price given now might be too high in order to protect himself, or too low in which case there would be a temptation to skimp somewhere; in any case a spot-price would be unfair to the owner. The ideal way to handle the situation, after all the preliminary work of advising the owner and figuring the estimate is done, is to tell the owner that he will be given a written proposal in which all the details of the job will be plainly stated and the price and terms definitely given.

Use a Check List-Contract

This procedure enables the contractor to return to his shop and make out an itemized contract form. This blank, shown on page 152, is a powerful sales-maker. Since every detail of the job is plainly written on the form—surface preparation needed, colors, materials, number of coats, etc.—it makes the price seem more than reasonable. And if the price is justified by the amount and kind of work to be done, the sale is practically made.

The contractor fills out the contract blank in duplicate, leaving out the date of starting the work and the terms of payment, and presents it to the house-owner as soon as the owner can be reached. When the painter and his prospect get together the painter can

review the specifications of the job and tell the owner that he wants to make sure that everything is exactly understood by both parties. As will be noted on the contract blank, the price line is so arranged that it comes last to the attention of the owner—after he has been made to realize the kind of job he is going to get. When he reaches the price he is less likely to dispute its fairness. If he does question it, the painter usually is able to pick out of the specification list a few items which will speedily justify the price.

Closing the Sale

After the price has been discussed, it is good salesmanship to assume that the sale is as good as closed by asking the owner if the terms of "So much at a certain time and so much on completion" will be satisfactory. This matter settled, it is well to suggest a definite time for starting the job—"Will Monday be all right to put down here as the date the work should start?" This method of closing the sale has proved very effective for many painters. When the price, terms and date have been agreed on and written in, it is necessary merely to get the owner's signature on both copies and the sale is concluded. When the owner knows that both he and the painter have signed copies of the contract he feels more secure in the trans-

action and has less hesitancy in going through with the final stages of the sale. Then, too, the check list-contract recommended in this book is very easily understood and contains no high-sounding legal phrases, which might frighten sales away.

It should be kept in mind, that all through the making of the sale, the painter will help himself materially if he will assume that the sale *will go through.* He should, at all times, expect to make the sale. He should have an attitude of confidence not only in his ability to turn out a good job but also to *sell* his jobs.

A contractor does not have to be a cracker-jack salesman to sell painting—because so few painters are actually out selling that they have practically no opposition. The mere novelty of having a selling-painter call on him often causes a property-owner to give the job then and there, without the painter's making a thorough sales talk. The selling field for painters is wide, very wide, right now. But it won't always be so. More and more contractors are turning to salesmanship to lead them out of their troubles.

Two Kinds of Selling

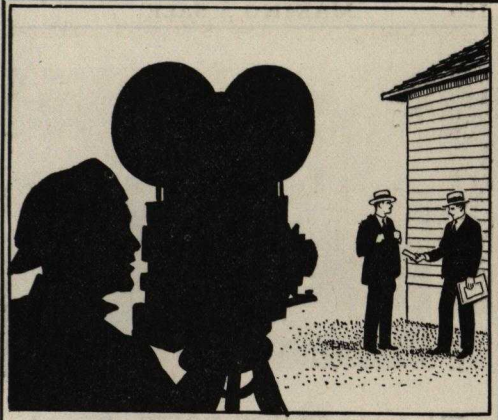
The small amount of selling done at present in the house painting field, is, naturally, competitive selling. That is, the salesman-

painter is going out to sell jobs on which others are bidding. There is, of course, some creative salesmanship shown too. If a man figures merely on an outside job and the painter manages to sell, in addition, some inside work, that may be termed creative selling. But at this particular time, really creative sales effort is neglected. When money is tight we are satisfied to get even the small jobs.

However, when business conditions improve and price competition is less of a factor, it will pay contractors to make serious attempts to create new business. In fact, new business will have to be turned up to keep everyone busy. In most sections today probably less than one-quarter of the property is kept well painted.

The sales possibilities of the painting business are practically unlimited.

When all contractors can sell as well as they can paint—then, and not till then, will the painting business realize its money-making possibilities.



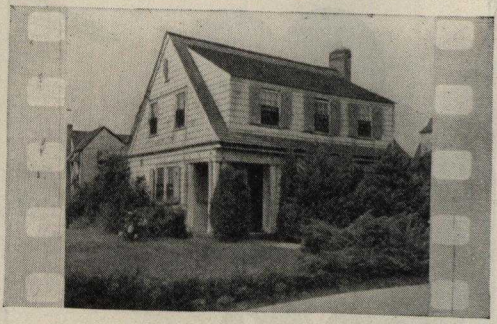
"Making a Sale"

A "Talking Movie" Showing How Master Painter McCoy Turns Bum Times Into Boom Times

●

CAST

SHABBY HOUSE . . By Itself
HOME OWNER . . John Arnold
CONTRACTOR . . . Ed McCoy

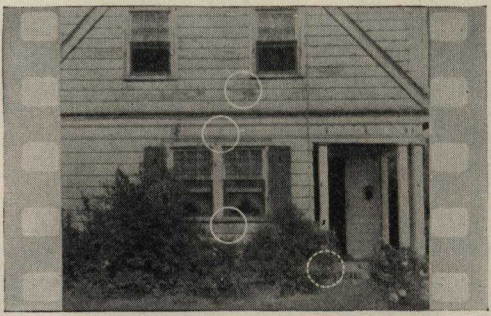


This is the SHABBY HOUSE. Passersby can see it needs painting. The owner, John Arnold, knows it needs painting. But, like many another house-owner, he is not putting it on—he's putting it off.

Ed McCoy comes along. He stops, gets out his note-book, writes "72 W. Main". Sees grocery boy next door. Walks over. Says, pointing, "Son, who lives there?" "John Arnold." McCoy writes name in book.

Next day McCoy stops at his dealer's—Jones Hardware. Says, "Jones, who's John Arnold—lives over on West Main?" "He's a good citizen—works in shoe factory office. Bought electric washer here last week," replies Jones. "Pay for it?" asks McCoy. "Yep, gave me a check." "Okay," says McCoy.

Next day McCoy sends Arnold a letter, asking for a chance to figure on his house. No reply. Sends post card mailer, week later. Return card comes back. It reads "Call Saturday, 2 P.M."



McCoy arrives at 72 W. Main at two Saturday. This is the way house looks as he approaches. "Ah! Plenty of talking points right out in plain sight," thinks McCoy as he walks up to ring bell.

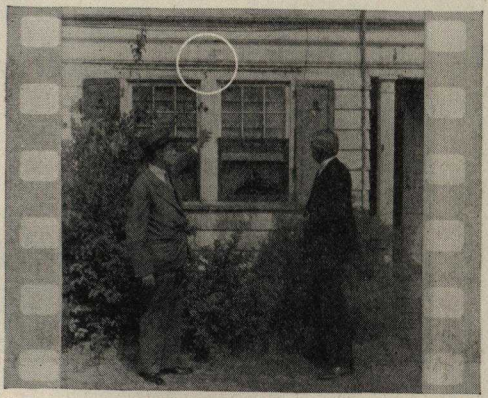
(Note spots circled. These are McCoy's talking points. What would you tell Arnold about them? Read what follows and see how McCoy uses his knowledge of painting to get this job. He does it in a way that allows Mr. Arnold to think that he (Arnold) is buying a job, instead of McCoy selling one. Any painter who knows painting can do the same kind of selling. No high pressure work here! —just a good eye, a good knowledge of painting and a willingness to show it.)

McCoy rings door bell. Arnold answers. McCoy introduces himself. Asks Arnold to look over the house with him.

McCOY: See that white on those bricks? That's washing. Certain portions of the old paint disintegrate due to moisture, then this washing occurs. Never happens on a good white-lead job.

ARNOLD: Well, I guess we can wash it off the bricks. No harm done.

McCOY: No immediate damage—no. But there's not much paint left to protect that column. New post won't cost much, it's true, but new paint to save this post will cost a lot less. Paint pennies save property dollars, Mr. Arnold.



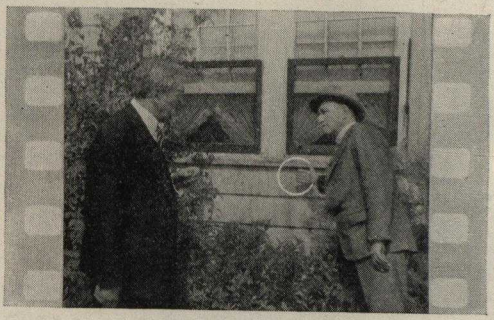
McCOY: That cracking and scaling not only looks bad—it is bad. Before you realize it, moisture'll get in there and rot some perfectly good drip caps and headers. Costs real money to replace those things, then after they're fixed you have to paint anyway.

ARNOLD: Of course, it does look bad, but every paint job this house has had goes bad up there in a year or so.

McCOY: Don't doubt it. Pretty brittle-looking paint to use. Probably never been any white-lead on the place. I'll get that old scaling stuff off clean, then build up a real job, from the wood out, with lead and oil.

ARNOLD: Getting that paint off will be too expensive, won't it? It's always been painted over by the other painters.

McCOY: Sure it costs money to burn off paint. But don't charge that cost up to the job I'll give you—charge it up to the last painting. That's where it belongs.

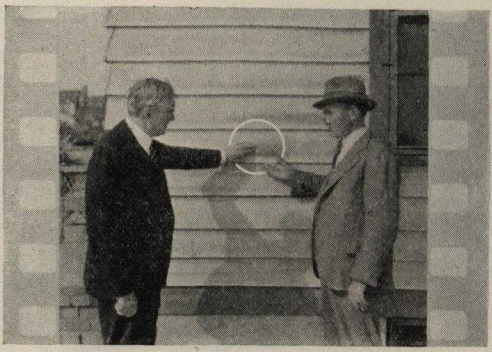


McCOY: Now, here's what happens when you buy good copper screens and not-so-good paint. Those stains are there to stay.

ARNOLD: Thought they'd wash off in the next good rain. Let's see if they'll come off. (Wets corner of his handkerchief with his lips and rubs stains briskly). No, you're right—they'll have to be covered up.

McCOY: I found out long ago that white-lead paint is not affected by stains washing off metal. Can't keep screens dry all the time, but any staining they do ought not to ruin the paint. Noticed a little staining around the hammock hook in that porch post, too. Say! come to think of it, if your family hooks the swing to the post you certainly don't want that support weakened by rotting, do you?

ARNOLD: That is something to think about, McCoy.



McCOY: When was this house painted last?

ARNOLD: About two years ago. That's why I hate to think about painting so soon.

McCOY: These bare spots here ought to prove to you that you can't afford to put the job off. Paint on this side of the house gets the hot sun all day. Needs properly mixed paint. Nice thing about lead and oil—we mix it to suit the surface and exposure. You won't have to think of paint for some years if we give you a pure white-lead job.

ARNOLD: All paints look alike to me, McCoy. Now, honestly, isn't there a lot of hokum about this pure paint thing?

McCOY: More than I care to admit, Mr. Arnold. "Pure paint" just doesn't mean anything. It can contain pure mud and still be called pure paint. But when I say "pure paint" I always mean pure lead and oil. I mix it myself so I know what's in it.

McCOY: Here's a book I brought along that covers some of the points I've mentioned. I'll leave it with you. Now, I'll measure up the job, if you don't object.

ARNOLD: No, I've no objections. Only you're the first painter I ever saw who needed to use a tape line.

McCOY: I could guess at the footage but if I did I wouldn't be sure of my figures. These days I've got to figure pretty close and I take no chances—either on going so high that I lose the job, or so low that I lose money.

ARNOLD: That makes sense. When will you have a figure for me?

McCOY: I'll take these measurements back to the shop, put my proposition in writing, and bring it over Monday, if that's agreeable to you. Good day, Mr. Arnold.

Monday evening McCoy goes back to 72 W. Main, finds Arnold and his daughter on the porch. Talks color schemes. Points out certain features of the house that need to be subdued, others that need emphasizing. Shows how proper choice of colors affects whole appearance of the property. He finally produces color scheme that wakens young lady's enthusiasm.

Then he gets out his Check List-Contract form, filled out with all the details of the job. Points out everything he proposes to do and convinces Arnold he will get a real job. Price doesn't look so high with that long list of items ahead of it. Contract is signed, terms and starting time arranged.

ARNOLD: You've sold me a paint job, McCoy.

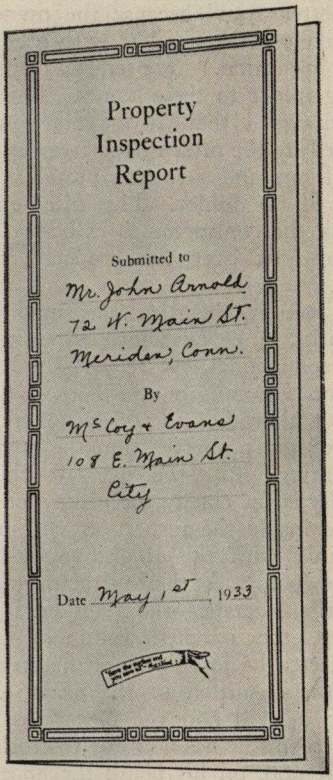
McCOY: No I haven't—you've bought one.

PROPERTY INSPECTION PLAN

A "Free Inspection" is nothing new in several lines of business. For years garage owners have used the idea to help sales of tires, parts and accessories. Heating and plumbing supply houses have offered free inspections of household heating and sanitary systems with a view toward increasing sales of furnaces and bathroom equipment. We could name others. But the free Property Inspection Service is new in the painting field.

This plan is the result of a recent investigation into the selling practices of painting contractors all over the country. As we all know, many painters score nearly one hundred per cent in their mechanical skill, job and shop management, estimating methods, etc., but score about twenty-five per cent in selling ability. This is due partly to timidity, partly to lack of a selling plan and partly to respect for "professional ethics".

The Free Inspection Plan overcomes poor salesmanship traceable to timidity and to a lack of a workable selling plan. It won't help any contractor who is not willing to help himself.



This is the way the Inspection Service works: The contractor makes up a list of paint-needy homes of the better type. (We

say "better type" because the owners are more likely to be familiar with other kinds of free inspection.) He sends a return-card mailing folder to these homes. This folder is so designed that, if the houseowner is attracted by the offer of the free service, he can fill out and return a postal which is a part of the folder. This filled-out card will ask the contractor to call at a certain time to look over the property, free of charge.

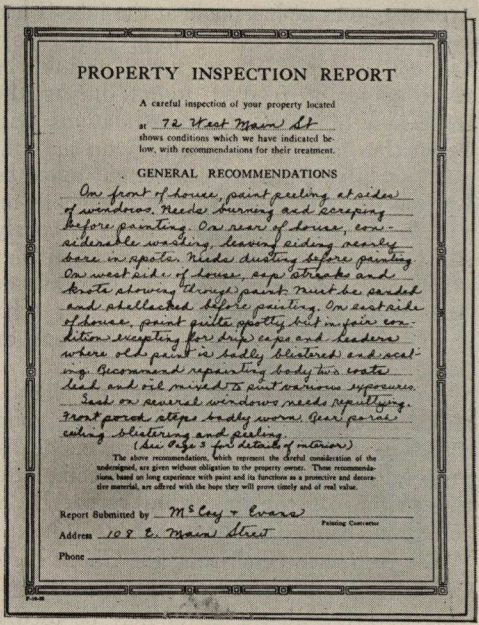
The painter, meantime, has supplied himself with blanks on which to write notes and recommendations relating to the inspection. He calls on the homeowner and makes a thorough inspection of the condition of the property from the standpoint of painting. On the exterior this will naturally cover chiefly the protection angle. On the inside the inspection will have to do mainly with the decorative or appearance viewpoint. As the contractor goes over the various details—the four sides of the building, the porches, columns, window frames, etc., he jots down on his inspection blank the condition of the paint. In the interior, he will note the appearance of the various rooms he has been invited to inspect. He will note on his blank the appearance of walls, ceilings, floors, woodwork, etc.

The inspection completed, the contractor will go back to his shop and carefully go

over the notes he has made at the job. Then he will take out a fresh inspection report and neatly typewrite or write in ink the chief points of interest found during the inspection. General recommendations will be written as sort of a summary on the first page, while detailed comments may be written opposite certain items elsewhere on the form. When the report is properly filled out it should contain information that really will be helpful to the homeowner because it was compiled by a man who should know most about the functions of paint—a master painter.

Now, since this free inspection plan is aimed at making sales, it is exercising good common sense if the painter makes up a proposal or estimate as soon as he completes the writing of the inspection report he is going to hand the homeowner. (Note: While we recommend using the Check List-Contract Blank instead of an ordinary estimate or proposal, the latter may be used.)

Next day, or as soon as possible after the free inspection, the contractor will return to the property he has looked over, with the inspection report and Check List-Contract Blank in his pocket. He will hand the report to the homeowner and together they will go over the findings and recommendations.



PROPERTY INSPECTION REPORT

A careful inspection of your property located at 72 West Main St shows conditions which we have indicated below, with recommendations for their treatment.

GENERAL RECOMMENDATIONS

On front of house, paint peeling at sides of windows. Needs burning and scraping before painting. On rear of house, considerable wasting, leaving siding nearly bare in spots. Needs dusting before painting. On west side of house, caps, strikes and knots showing through paint. Must be sanded and shellacked before painting. On east side of house, paint quite spotty but in fair condition excepting for drip caps and headers where old paint is badly blistered and scaling. Recommend repainting body two coats lead and oil mixed to suit various exposures. Sash on several windows needs reputtying. Front porch steps badly worn. Rear porch ceiling blistering and peeling.

(See Page 3 for details of interior)

The above recommendations, which represent the careful consideration of the undersigned, are given without obligation to the property owner. These recommendations, based on long experience with paint and its functions as a protective and decorative material, are offered with the hope they will prove timely and of real value.

Report Submitted by McCoy & Evans
Painting Contractor

Address 108 E. Main Street

Phone

P-10-35

About this time the owner will commence thinking about the cost of carrying out the written recommendations. Then he will ask about it. That will be the cue for the contractor to reach into his pocket and withdraw the Check List-Contract Blank, with the remark that, "I figured you would be asking me the price, Mr. Blank, so I

thought I'd put the whole thing here on this sheet." The contractor will show the Check List to the owner and point out the details of the job, being careful to cover everything, preparation of surface, kind of paint, colors suggested, coats, etc.

After every single detail has been gone over, the contractor will have reached the "Contract" part of the blank which shows the price and the terms of payment. After having made the free inspection, after having turned in a thorough report, after having shown a complete list of things he proposes to do, after having impressed the owner with his attention to detail and knowledge of his craft, it should not be difficult for the painter to get the owner to agree on the price and the terms and then to sign the contract.

As may readily be seen, this new property inspection service is a real job-getter. It puts into the contractor's hand a most effective selling device. He will go about the making of the inspection on the property, the writing up of the report and Check List-Contract Blank at home, the handing over of the report and the quoting of his price without feeling that he is selling. This Free Property Inspection Service will meet a long-felt need in the painting business. It deserves a thorough trial by every progressive contractor.

CHAPTER 9

GETTING THE MONEY

Perhaps the most disagreeable task, and at the same time the most important one, that a large number of contractors are called on to face, is the collection of bills. Successful contractors have solved the collection problem by closely following these general rules:

1. Solicit or accept work only from property-owners who have a good credit standing.
2. Use a signed, itemized contract, which clearly states terms of payment, before starting work.
3. Hand the customer, in person, if possible, the bill for the work the day the men finish the job.
4. Follow up slow-payers by calls and with well-written collection letters.

Check Prospect's Credit

Now, let's see how these simple rules work out. The first one is to make sure, *beforehand,* that the customer is able to pay for a paint job. Usually the contractor can be guided by the opinions he has formed through a "neighborhood acquaintanceship" with the customer. It may be that the home-

owner and his family give a definite impression of genuine stability and reliability. If the home-owner is a newcomer to the neighborhood or if the painter is new to the locality it usually is possible to fix an opinion regarding the customer's bill-paying reputation by inquiring at banks or stores or from professional people. It may sound a bit out of place to ask a third party whether or not Mr. So-and-So is "good for" a paint job but it is good business. Banks don't lend money except on very good collateral and no painter should be expected to lend *or give* a house-owner a dozen gallons of paint and several days of labor.

Get a Signed Contract

The second point covered is getting the property-owner to sign a contract for the job he is to get. This contract need not be a long-winded legal document. In fact, the shorter and more pointed the actual contract wording is, the better. Most people are afraid of official, legal-looking papers, and for the painter's purpose, the simpler and more easily understood the form, the more apt the owner is to sign without urging. In other words, too imposing a blank is likely to lose a customer.

The blank the contractor uses should show, in addition to the contract form, a

complete listing of the work to be done for the agreed-upon price. If it is a typical outside job, the items would be the preparation of the surface, the materials to be used, the number of coats, the colors and any extra items necessary—glazing, burning and scraping, etc.

A list covering inside work would show the rooms to be decorated, preparation, materials, treatment, coats, colors, etc. Everything that it is possible to put in writing ought to go on the itemized list. This not only convinces the owner that nothing has been overlooked but also makes the price seem small in comparison with what he gets in return. The itemized contract can be and is a strong salesman as well as a good bill collector.

The real reason for the signed contract, however, is the mental impression it makes on the signer. No man is going to attach his signature to a contract without feeling that he is duty- and legally-bound to meet its conditions. The contract may state that the price is to be paid on completion of the job. Or it may say that a part of the price is to be paid after one coat is applied, balance on completion. Or the contract may cover work done on the partial payment plan. But, whatever the terms, the owner's name clinches the agreement and that is what is wanted.

Render Bills Promptly

The third rule followed by contractors who have few "dead beats" is "render bills promptly, and in person." One of the real reasons why many painters fail to get the money that is coming to them is that they are slow in presenting their bills. Customers reason that if the painter was in no hurry to ask for his money, why should they be in any hurry to give it to him?

"Strike while the iron is hot" should be changed to read "collect while the paint is wet". If the painter takes his time about billing and waits until the gloss has left the last coat or until it looks soiled and dirty, many a customer will take advantage of the situation and complain that the paint was poor. It's simply human nature to dislike to pay for something that doesn't appear to be quite as good as new.

More and more painters find that it pays to have the bill made out and in their pocket when they make their final trip to the job to see that the equipment is brought together and made ready to be taken away. Then the contractor has an opportunity to call the owner's attention to the nice appearance of the job and get, perhaps, an expression of approval. That paves the way for reaching into his pocket for the bill. He can hand it to the customer with the expla-

nation that he "will leave this bill while he is here" and "it might save postage and bother both ways if you find it convenient to make out a check now." People like to know their work has been handled not only by good craftsmen but by good businessmen as well. And no one can criticize the business ethics of handing over a bill when the contract has been carried out.

Use Collection Letters

Assuming that the three previously mentioned safeguards have not brought prompt results, the fourth step comes into play—sending collection letters. As many painters know from experience, there are collection letters *and* collection letters. Letters that might, in normal times, bring home the bacon, are likely to prove useless or worse these days. Jobs are hard enough to get from new customers so it is well to try to get a sales hook in collection letters to old, but slow-paying, customers. We certainly should not write anything antagonistic, even though we are trying to collect.

The painting business brings buyer and seller into closer personal contact than a number of other lines of business. For this reason the type of dunning letters used by large firms such as the telephone company, gas and electric companies and so on, is not

suitable in this case. These large firms can discontinue service in their particular lines if they wish; radio dealers, furniture houses and automobile concerns can repossess their unpaid-for goods. But the painter has small chance of stripping the paint from a job and if he did remove it he couldn't resell it.

Contractors who are known to have had success in collecting bills by mail use letters like the following:

DEAR SIR:

Why do many perfectly honest people get classed as "poor pay"? Because they sometimes are careless in settling bills. They fully intend to remit in full—eventually—but because of various circumstances, they put it off.

Now, we know you fully intend to pay the amount due on your account—$. . . .—we know that eventually we shall get our money. But that difference between "eventually" and "now" is what marks the line between "gilt-edged" customers and those who might be classed as "slow pay".

You want to be kept in the "good pay" classification, we're sure. Why not get back into that class by enclosing your check in the attached envelope—today?

Very truly yours,

DEAR SIR:

May we have a check—either the real article or a pencil check mark in the appropriate square below? We will appreciate it if you will "check up" and mail us the good news.

The date of your bill is .....

The amount of your bill is $.....

☐ Impossible to mail check today, but will send it on.....(date).

☐ Here's part payment on account to show we are keeping the faith.

☐ Would like to arrange installment payments—four equal payments, first to be made ..... (date), and others to follow at ..... week intervals.

Get out your check book or your pencil or both and give us the good news.

Very truly yours,

DEAR SIR:

About that account of yours: A certain cold-blooded, hard-headed old codger named Mr. Experience has whispered to us that when there is no response to several requests for payment of a bill, no matter the amount, the thing to do is take a "licking" and charge that account to profit and loss.

On the other hand—

That cheery, optimistic old fellow named Mr. Honor advises us to put faith in the belief that a man never goes back on his

pledge to pay a just business debt. There generally is a real reason for his not paying promptly. He may be careless, or just simply slow on such matters, but in time he always pays up.

So we've decided to keep on asking. This is our ..... request for payment of the $..... you owe us. We continue to string along with old man Honor.

Very truly yours,

DEAR SIR:

Your account has a birthday today—it is ..... days old. As birthdays go, this is one kind that ages fast, and the older it gets the harder it is to handle.

So let's take care of it while it is still young. Send us a check today—if not in full then at least for half the total amount.

Will you do that? Thank you.

Very truly yours,

DEAR SIR:

We don't know just why you didn't answer our last letter with a check. We are sure you did not overlook it intentionally.

Surely this letter will start your check on its way—TODAY. Don't bother to write, we understand everyone forgets now and again.

Obey that desire which says "I'll square up with these people NOW."

Very truly yours,

PAINTERS' BUSINESS HELPS

The following pages show, in much reduced size, the forms mentioned in this book. They are:

Business Record Outfit

Bookkeeping simplified to its easiest form. Accurate and complete. See page 24 for description of outfit, also examine small Business Record Sheet in Bookkeeping Chapter.

Job Record Envelope. Designed to give a complete record of every job—material sent and returned, labor used, overhead charges, extras and profit or loss. All papers concerning a job may be kept in the envelope.

Forget-Not Estimating Sheet. With this form it is hard to overlook any of the details in figuring a job. Space is provided for measurements, amounts of materials, hours of labor, etc. May also be used as a work sheet.

Check List-Contract. Helps to sell jobs as well as to insure prompt payment for them. Space for all details—preparation, coats, colors, materials, etc. Made in duplicate—one copy for owner, one for contractor.

Daily Time Card. A handy timekeeping card for workmen. When cards are turned in each day, the contractor has a record of hours worked at each job. Makes it easy to keep labor costs separate on all jobs.

ORDER BLANK—CASH WITH ORDER OR C. O. D.

Date.....

NATIONAL LEAD COMPANY
Room 1816, 111 Broadway, New York, N. Y.

Please send postpaid, to the address below, Painters' Helps as follows:

Quantity

One Business Record Outfit at $3 complete . . . . . $.....

.....Forget-Not Estimating Forms at 50 cents per hundred $.....

.....Check List-Contract Forms at 50 cents per pad (50 sets) $.....

.....Job Record Envelopes at 60 cents per hundred . . . . $.....

.....Daily Time Cards at 40 cents per hundred . . . . . $.....

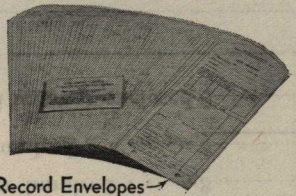
Total amount enclosed $.....

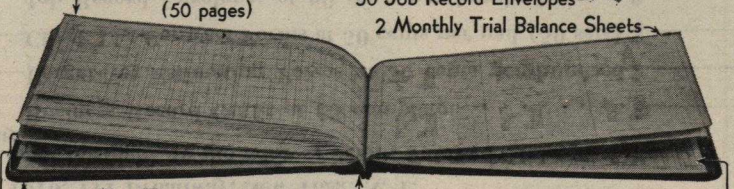
Name .....

Street and Number.....

Town and State.....

DUTCH BOY
BUSINESS RECORD OUTFIT
(BOOKKEEPING SIMPLIFIED)
FOR
CONTRACTING PAINTERS




25 Business Record Sheets
(50 pages)
50 Job Record Envelopes
2 Monthly Trial Balance Sheets
Strong Durable Binder, covered with
dark green canvas-water-proofed
3 Direction and Filled-out Sample Sheets
1 Half-Yearly Statement Sheet
Adjustable Posts-will accommodate
any number of sheets

BUSINESS RECORD OUTFIT
Bookkeeping simplified.

DAILY TIME CARD

PAINTER .....

JOB No. ..... DATE.....19.....

WHERE WORKING.....

TIME	☐	NATURE OF WORK	HOURS
A.M.			
7.			
7.30			
8.			
8.30			
9.			
9.30			
10.			
10.30			
11.			
11.30			
12.			
P.M.			
12.30			
1.			
1.30			
2.			
2.30			
3.			
3.30			
4.			
4.30			
5.			
5.30			
6.			
6.30			
7.			
7.30			
8.			
8.30			
9.			

.....HOURS REGULAR TIME @.....$.....

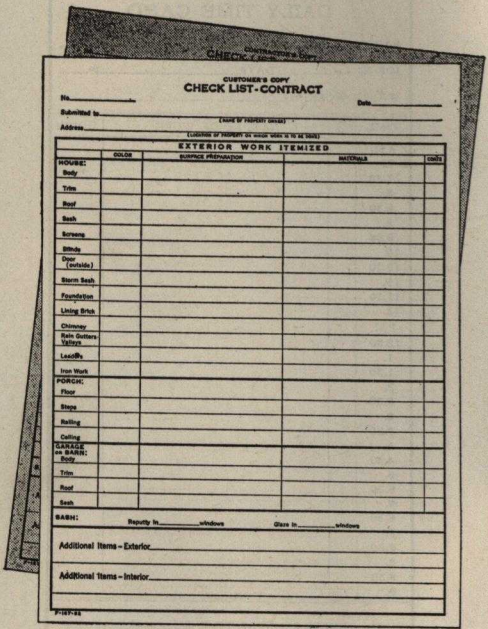
.....HOURS ON EXTRAS @.....$.....

.....HOURS OVERTIME @.....$.....

PAID.....19..... DAY'S WAGES $.....

DAILY TIME CARD

Printed on white card stock, size 3½ × 7¼ inches.



CUSTOMER'S COPY

CHECK LIST-CONTRACT

No. _____ Date _____

Submitted to _____

(NAME OF PROPERTY OWNER)

Address _____

(LOCATION OF PROPERTY ON WHICH WORK IS TO BE DONE)

EXTERIOR WORK ITEMIZED

	COLOR	SURFACE PREPARATION	MATERIALS	COSTS
HOUSE:				
Body				
Trim				
Roof				
Sash				
Screens				
Blinds				
Door (outside)				
Storm Sash				
Foundation				
Lining Brick				
Chimney				
Rain Gutters Valleys				
Leaders				
Iron Work				
PORCH:				
Floor				
Steps				
Railing				
Ceiling				
GARAGE as BARN:				
Body				
Trim				
Roof				
Sash				
BARN:				

Reputty in _____ windows Glaze in _____ windows

Additional Items – Exterior _____

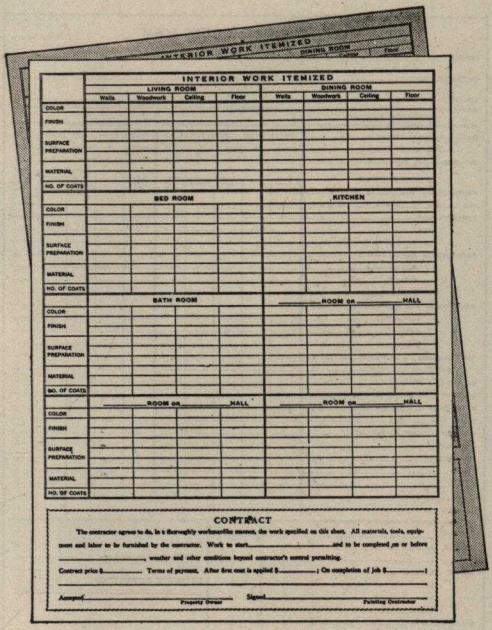
Additional Items – Interior _____

P-167-24

CHECK LIST-CONTRACT

(FRONT)

Size 8½ × 11 inches. Made in duplicate—white copy for customer, yellow for contractor. This side ruled for outside work.



INTERIOR WORK ITEMIZED

	LIVING ROOM				DINING ROOM			
	Walls	Woodwork	Ceiling	Floor	Walls	Woodwork	Ceiling	Floor
COLOR								
FINISH								
SURFACE PREPARATION								
MATERIAL								
NO. OF COATS								

	BED ROOM				KITCHEN			
COLOR								
FINISH								
SURFACE PREPARATION								
MATERIAL								
NO. OF COATS								

	BATH ROOM				____ ROOM OR ____ HALL			
COLOR								
FINISH								
SURFACE PREPARATION								
MATERIAL								
NO. OF COATS								

	____ ROOM OR ____ HALL				____ ROOM OR ____ HALL			
COLOR								
FINISH								
SURFACE PREPARATION								
MATERIAL								
NO. OF COATS								

CONTRACT

The contractor agrees to do, in a thoroughly workmanlike manner, the work specified on this sheet. All materials, tools, equipment and labor to be furnished by the contractor. Work to start _____ and to be completed on or before _____, weather and other conditions beyond contractor's control permitting.

Contract price $_____ Terms of payment. After first coat is applied $_____; On completion of job $_____;

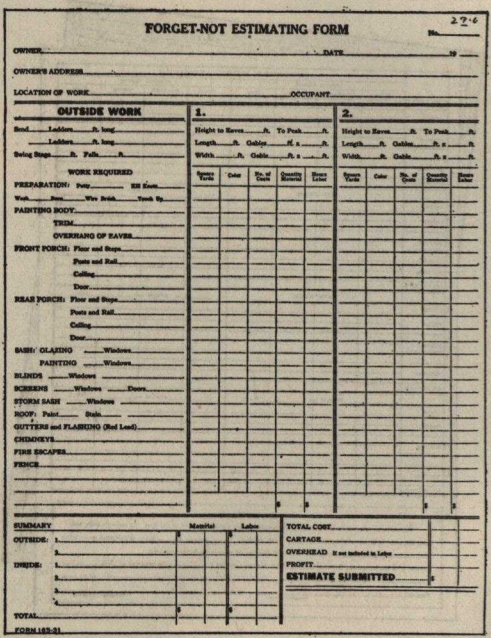
_____

Accepted: _____ Property Owner Signed _____ Painting Contractor

CHECK LIST-CONTRACT

(BACK)

This side of form provides space for items in eight rooms. A short, easily understood Contract appears at the bottom of the sheet.



FORGET-NOT ESTIMATING FORM

27-6

No.

OWNER DATE 19

OWNER'S ADDRESS

LOCATION OF WORK OCCUPANT

OUTSIDE WORK

Send Ladders ft. long

Ladders ft. long

Swing Stage ft. Falls ft.

WORK REQUIRED

PREPARATION: Putty Ibs Knots

Wash Sand Wire Brush Torch Up

PAINTING BODY

TRIM

OVERHANG OF EAVES

FRONT PORCH: Floor and Steps

Posts and Rail

Ceiling

Door

REAR PORCH: Floor and Steps

Posts and Rail

Ceiling

Door

SASH: GLAZING Windows

PAINTING Windows

BLINDS Windows

SCREENS Windows Doors

STORM SASH Windows

ROOF: Paint Stain

GUTTERS and FLASHING (Red Lead)

CHIMNEYS

FIRE ESCAPES

FENCE

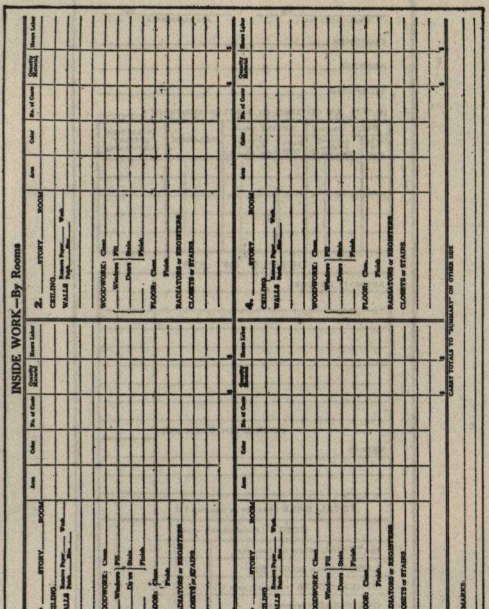
1.

Height to Eaves ft. To Peak ft.

Length ft. Gables ft. x ft.

Width ft. Gable ft. x ft.

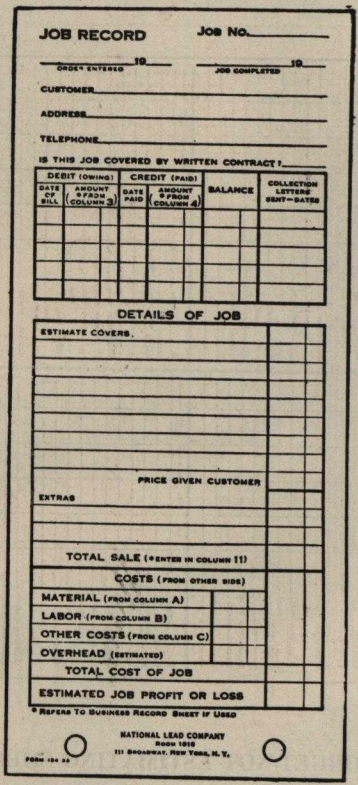
Square Yards	Color	No. of Coats	Quantity Material	Hours Labor



FORGET-NOT ESTIMATING SHEET

(BACK)

Interior work is figured on this side of blank. Ruled for four rooms.


JOB RECORD JOB No.

ORDER ENTERED 19 JOB COMPLETED 19

CUSTOMER

ADDRESS

TELEPHONE

IS THIS JOB COVERED BY WRITTEN CONTRACT?

DEBIT (OWING)		CREDIT (PAID)		BALANCE	COLLECTION LETTERS SENT—DATES
DATE CY BILL	AMOUNT (FROM COLUMN 3)	DATE PAID	AMOUNT (FROM COLUMN 4)		

DETAILS OF JOB

ESTIMATE COVERS.	
PRICE GIVEN CUSTOMER	
EXTRAS	
TOTAL SALE (*ENTER IN COLUMN 11)	
COSTS (FROM OTHER SIDE)	
MATERIAL (FROM COLUMN A)	
LABOR (FROM COLUMN B)	
OTHER COSTS (FROM COLUMN C)	
OVERHEAD (ESTIMATED)	
TOTAL COST OF JOB	
ESTIMATED JOB PROFIT OR LOSS	

* REFERS TO BUSINESS RECORD SHEET IF USED

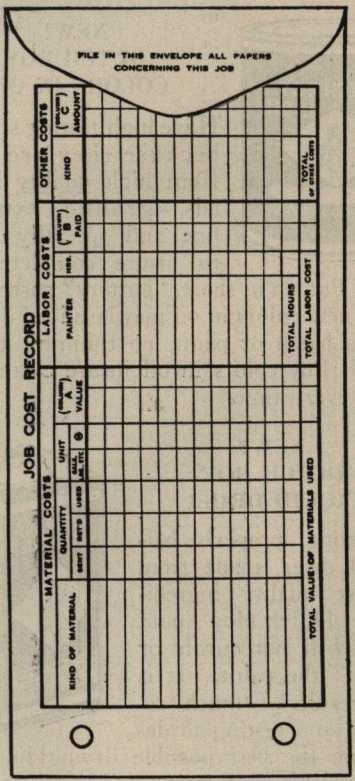
NATIONAL LEAD COMPANY
Room 1016
111 Broadway, New York, N. Y.

FORM 104 33

JOB RECORD ENVELOPE

(FRONT)

Strong, manila stock, size 4½ × 10½ inches.



JOB RECORD ENVELOPE

(BACK)

A convenient "pocket" for all a job's papers.

NEW! DUTCH BOY COLORS IN OIL

Have high tinting strength because they are made from high quality materials, ground extremely fine and specially milled to insure complete wetting. Put up in short, "buttery" paste form, these new colors in oil may be added directly to the batch of paint, no thinning needed. Dutch Boy colors in oil insure clean, pure tones every time.

NEW! DUTCH BOY LIQUID DRIER

A strong, properly balanced drier, made from highest quality ingredients. Dutch Boy liquid drier will not curdle or "burn" the paint. It is the result of much research and testing to determine the best possible drying liquid to add to white-lead paint to insure safe, efficient drying. Conforms in every respect to Dutch Boy standards of uniformity and reliability.

NEW!
DUTCH BOY
ALL-PURPOSE
SOFT PASTE
WHITE-LEAD

An improved soft paste white-lead that will produce a perfect inside flat paint as well as a durable outside gloss. A small amount of pure turpentine is added to the paste during an extra grinding. This new soft paste is *whiter—finer—softer.*

DUTCH BOY
LINSEED OIL

Guaranteed pure, well-settled linseed oil with a minimum of foots. Sealed packages.

DUTCH BOY
FLATTING OIL

The ideal thinner for white-lead for making flat or egg-shell, washable wall paint. Also an excellent glazing, blending and bronzing liquid.

DUTCH BOY WALL PRIMER

A special primer for use as first coat in painting plaster with white-lead. Hides as it seals as it spreads.

DUTCH BOY LIQUID RED-LEAD

Pure red-lead paint in ready-to-use form. Six colors: Natural red-lead color, Black, Light Brown, Dark Brown, Light Green and Dark Green.

DUTCH BOY RED-LEAD

Pure, highly oxidized red-lead in paste form. Unexcelled for painting metal.

CARTER WHITE-LEAD
(All-Purpose Soft Paste)

This well-known brand of strictly pure white-lead is also made by National Lead Company. White, fine, uniform.

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